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FB6 From April 1998

Retiring?

Your pension and other
benefits



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This leaflet gives general guidance only and should not be treated as a complete and authoritative statement of the law.

Every effort has been made to ensure that the contents are correct at the date shown on the cover. However, changes in benefit regulations may make the leaflet become gradually less accurate.

Wherever this may be important to you, you should always check details with a social security office.

This leaflet tells you about the pensions and some other benefits and services you can get as a person who has reached state pension age. Most of the information applies to you whether you have been employed or self-employed.

There are five main social security benefits that you may be able to get when you've reached state pension age and claimed Retirement Pension:

- state Retirement Pension – depends on your National Insurance contribution record and on your earnings
- Income Support – you may be able to get this to top up your state Retirement Pension if you haven't got enough money to live on
- Housing Benefit – if you need help to pay your rent
- Council Tax Benefit – if you need help to pay the council tax
- Social Fund – help with short-term needs.

This is one of a number of leaflets that tell you about the social security scheme. Leaflet FB2 *Which benefit?* is a short guide to all the social security benefits available. For where to get leaflets, see page 36.

Rates of benefits and contributions

Rates of benefits (the amount of money you may be able to get) and National Insurance contributions normally change once a year – usually in April. Some rates may also change at other times in the year. This leaflet gives April 1998 rates unless stated otherwise.

How much you get

Up-to-date rates of social security benefits and National Insurance contributions are given in leaflet NI196 *Social security benefit rates*, available from social security offices, Jobcentres and post offices.

How benefits are paid

Most social security benefits can be paid:

direct into your bank or building society account

or in cash at your post office.

We recommend direct payments because they are more secure for our customers and cost less to administer. We can make payments into most bank and building society accounts. You can choose which payment method you want on your claim form.

When you will be paid

Most benefits are paid at fixed intervals. Some benefits are paid as a lump sum. Specific details are given in this leaflet where this occurs.

Recovery of Benefits from Compensation

(formerly known as Compensation Recovery)

If, as a result of an accident, injury or disease for which you are also making a claim for compensation, you are awarded one of the following benefits or allowances:

- Attendance Allowance
- Disability Living Allowance
- Industrial Injuries Disablement Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Reduced Earnings Allowance
- Severe Disablement Allowance
- Unemployability Supplement

you should be aware that your eventual compensation award may be reduced to take account of any benefit paid for the same purpose.

For further information get leaflet Z3 *Recovery of benefits* from:

Compensation Recovery Unit
Reyrolle Building
Hebburn
Tyne and Wear
NE31 1XB
Tel: 0191 225 8157.

Advice in other languages

Information on social security benefits is available in eleven other languages – Arabic, Bengali, Chinese, Greek, Gujarati, Hindi, Punjabi, Somali, Turkish, Urdu and Vietnamese. Ask for leaflet FB22 in the language you want. It is also available in Welsh as FB2 Wales.

Your state Retirement Pension

Who can get state Retirement Pension?

You can get a pension if both the following apply to you:

you have reached state pension age – 60 for a woman, 65 for a man (but see below)

and you meet the National Insurance (NI) contribution conditions.

The Pensions Act 1995

To find out how the Pensions Act 1995 will change women's pensions age and equalise pensions for men and women in the future, see leaflets EQP1a *Equality in state pension age* and NP46 *A guide to Retirement Pensions*.

You can get these and other leaflets on pensions by phoning **0345 31 32 33**, or write to:

DSS Pensions
FREEPOST BS5555/1
Bristol
BS99 1BL.

How your state Retirement Pension is made up

Your Retirement Pension is made up of either or both of Basic Pension and Additional Pension, plus other additions as applicable.

Basic Pension

The amount of Basic Pension you get depends on how many qualifying years your NI contribution record contains. If you haven't enough qualifying years in your working life to get a full Basic Pension, you may get a reduced one.

But you may be able to pay some arrears of contributions to get more qualifying years and so increase your rate of Basic Pension. Ask your social security office about this.

Class 1 (employee), Class 2 (self-employed) and Class 3 (voluntary) contributions all count for Basic Pension.

Additional Pension

This is the earnings-related part of your Retirement Pension. The amount you get depends on your earnings as an employee from 5 April 1978 on which you paid Class 1 NI contributions. The Contracted-Out Deductions you earn as a member of an employer's pension scheme or a personal pension from 6 April 1978 to 5 April 1997 will be taken off the Additional Pension earned up to this date.

Additional Pension earned from 6 April 1997 will not be reduced by Contracted-Out Deductions.

Other additions

Graduated Retirement Benefit

This depends on the amount of graduated NI contributions you paid between April 1961 and April 1975. Graduated Retirement Benefit is payable even if you cannot get Basic or Additional Pension.

Invalidity Addition

You can get Invalidity Addition if you had an Invalidity Allowance shortly before you reached state pension age. The higher of either any Additional Pension before subtracting Contracted-out Deductions or any Contracted-out Deductions will be taken away from your Invalidity Addition, and you will be paid any balance left over.

Age Addition

An Age Addition is paid to everyone aged 80 and over.

Extra pension for dependants

If you get some Basic Pension, you can get extra pension for a child or children for whom you're entitled (or treated as entitled) to Child Benefit and/or for one of the following:

- your wife, unless she already gets a Basic Pension (or some other benefit) of at least the amount of the extra pension

- or your husband, provided you were entitled to an increase of income-based Jobseeker's Allowance or Incapacity Benefit for him immediately before you qualified for your pension
- or someone who looks after a child or children for whom you're entitled (or treated as entitled) to Child Benefit.

But you can't get extra pension for an adult dependant (as above) whose earnings from employment and/or an occupational or personal pension are more than a set amount each week.

If you get a reduced Basic Pension these extra amounts, apart from the one for children, will also be reduced.

For more details, see leaflet NP46 *A guide to Retirement Pensions*.

How much you get

You will normally qualify for a full Basic Pension if you have qualifying years for about 90 per cent of your working life. This is explained in detail in leaflet NP46 *A guide to Retirement Pensions*. If you think there may be gaps in your NI record, ask your social security office for advice.

The rate of Additional Pension will depend on the amount of your surplus earnings over the level needed for Basic Pension in tax years since April 1978.

The amounts that make up your Retirement Pension (except for Age Addition) are reviewed annually, and at other times when necessary, to protect their value against inflation.

Your pension forecast

Before you reach state pension age you can ask for a forecast of what pension you can expect to get when you reach that age.

You can get a pension forecast at any time prior to four months before you reach state pension age.

For a forecast of both your Basic Pension and your Additional Pension, get form BR19 from your social security office.

How to claim state Retirement Pension

You will probably be sent a claim form BR 1 about four months before you reach state pension age. If you haven't received one three months before you reach state pension age, ask at your social security office. Men will be sent two claim forms so that, if they are married, their wives can also claim if they are over state pension age.

You must claim separately for your children and for any of the following:

- your wife (but she must normally claim herself if she is applying for a pension based on your NI record)
- or** your husband (if he is not applying for a pension himself)
- or** someone caring for your children.

Don't delay claiming or you may lose benefit.

If you have not claimed your pension because you have been earning increments, you should claim by the time you are 65 (woman) or 70 (man) because you cannot earn increments after that time. You will be sent another claim form when you reach 65 or 70, or you can get one from a social security office.

When Retirement Pension is paid

Your pension will be paid from the first pension pay-day either coinciding with or following the date you choose to receive your pension from. This is now usually a Monday but in some cases may be a Thursday. Pension pay-day for widows already getting a widow's benefit is normally a Tuesday.

If your spouse already gets a pension paid on a Thursday, you also can choose to be paid on that day.

A pension of £5.00 a week or less is paid at the end of each year.

Agents and appointees

If you are getting Retirement Pension but cannot get to a post office to collect it because of a disability or illness, the money can be paid to an **agent**. This is a person – a friend or relative – you nominate to collect

your benefit for you. If your illness or disability is short-term you can simply sign the back of each GIRO to make it payable to the agent. If you are likely to require someone to collect your pension for a long time let your social security office know so that a permanent agent can be arranged.

If someone is mentally incapable of managing their own affairs, a person over 18 can be appointed to act on their behalf for benefit purposes. (This does not apply when there is a receiver appointed by the Public Trust Office, Protection Division.) The social security office can arrange the **appointee**. This person could be a relative, friend or member of a voluntary organisation.

A receiver appointed under a Protection Division order (in Scotland a tutor, curator or legal guardian) can act for the person for benefit purposes.

Putting off receiving your pension

You can put off receiving your pension to earn extra (called 'increments'). But you can only earn increments if you put off receiving your pension for at least seven weeks (providing you are not getting an excluding benefit) and only until you reach 65 (woman) or 70 (man). You can put off receiving your pension only once.

For every six days, excluding Sundays, that you put off receiving your pension, it will be increased by $\frac{1}{6}$ p per £1 of its weekly rate at the time you claim your pension (but not including additions for dependants).

For more details, see leaflet NP46 *A guide to Retirement Pensions* and NI92 *Giving up your Retirement Pension to earn extra*.

If you continue working for an employer after putting off receiving your pension

You don't have to pay NI contributions. But your employer must pay their contributions for you in the normal way.

When you apply to put off receiving your pension, your social security office will automatically send you a *Certificate of Age Exception* to give to your employer so that they know you don't have to pay NI contributions.

If you continue in self-employment after putting off receiving your pension

You don't have to pay any more Class 2 NI contributions.

You don't have to pay Class 4 contributions for any tax year after the one in which you reach state pension age. But you may have to pay Class 4 contributions for the year in which you reach state pension age.

For more details, see leaflet CWL2 *National Insurance contributions for self-employed people, Class 2 and Class 4*.

How other benefits may affect your pension

Some benefits may reduce your Basic Pension, though they have no effect on your Additional Pension or Graduated Retirement Benefit.

Any extra pension you get for a dependant may also be reduced if they get another benefit. If someone is claiming extra benefit for you as a dependant, it will be reduced by the amount of your pension.

Ask your social security office if you want advice about your pension or benefits, and tell them if there are any changes which might affect your pension.

How earnings affect your pension

Your own earnings don't affect your pension in any way. But any extra pension that you get for a dependant can, in certain circumstances, be affected by your spouse's or partner's earnings or occupational or personal pension.

For more details, see leaflet NP46 *A guide to Retirement Pensions*.

Married women

If you're a married woman you can qualify for a pension in either of two ways:

- you may get a Basic Pension based on your own NI record

- or you may get a Basic Pension based on your husband's NI record if he is getting a pension and you are 60 or over.

You can only get the higher of these Basic Pensions. If your own pension is less than the maximum that a married woman can get from her husband, you can combine the two up to that maximum.

You can also get Additional Pension in the same way as a man or a single woman.

For more details, see leaflet NP46 *A guide to Retirement Pensions*.

How claiming your Retirement Pension may affect other benefits

Reduced earnings allowance (REA) payable under the Industrial Injuries Scheme

When you reach minimum pension age and give up regular employment you can no longer get REA, but you may be able to get Retirement Allowance (at a lower rate) instead.

For more details, see leaflet NI6 *Industrial Injuries Disablement Benefit*.

Severe Disablement Allowance

If you're getting Severe Disablement Allowance (SDA) immediately before you reach pension age, you can carry on getting all or some of it if your pension rate is less than your SDA.

For more details, see leaflet NI252 *Severe Disablement Allowance*.

Widows

For details of future changes in widows' benefits following the Pensions Act 1995 see leaflet NP45 *A guide to widows' benefits*.

If you were widowed before age 60

When you reach 60 you can do one of the following:

- claim a Retirement Pension
- or continue to get any Widow's Pension until you

reach 65, but the rate may be less than you were receiving before reaching state pension age

or put off receiving your Retirement Pension, carry on working and give up any widow's benefit you're getting. You can then get increments when you eventually claim your pension or reach 65.

Whichever you choose, you can change your mind any time up until you're 65.

If you were widowed after age 60

Generally, you can get a Retirement Pension based on your late husband's contributions.

But you may be able to get a widow's benefit instead. This depends on whether you or your husband (or both of you) were getting a Retirement Pension when he died, and on whether you have any children.

For more details, see leaflets NP45 *A guide to widows' benefits* and NP46 *A guide to Retirement Pensions*.

Widowers

Only your late wife's *standard-rate* contributions can help you to get a better pension. *Reduced-rate* contributions do not count.

If you were widowed before age 65

If you're not entitled to a full Basic Pension, your wife's NI record may be taken into account to give you a better pension.

If you were incapable of work when your wife died, or became so within 13 weeks of being widowed, you may be able to get Incapacity Benefit based on your wife's NI record.

If you were widowed after age 65

If you're not entitled to a full Basic Pension and your wife was under 60 when she died, her NI record may be taken into account to give you a better pension.

If your wife was over 60, you may be able to get a Retirement Pension based on her NI record plus one based on both your own and her NI records, up to the maximum a single person can get.

For more details, see leaflet NP46 *A guide to Retirement Pensions*.

People who have been divorced

If you're not entitled to a full Basic Pension, your former spouse's NI record may be taken into account if it will give you a better pension provided you have not remarried before reaching state pension age. You don't have to wait until your former spouse is receiving his or her pension.

For more details, see leaflet NP46 *A guide to Retirement Pensions*.

Over 80 Pension

If you're 80 or over you may get a non-contributory Retirement Pension if:

you don't get a Basic Pension, or only get a reduced one at less than the rate of a non-contributory pension

and you satisfy certain residence conditions.

For more details, get claim form BR2488 from a social security office.

Going into hospital

Your pension will be reduced after six weeks if you go into hospital for in-patient treatment on the NHS.

But if you were living in a local authority residential home or similar place before going into hospital, your pension may be reduced immediately.

If you've already been in hospital for NHS treatment for more than six weeks when you become due for state Retirement Pension, your pension will be reduced immediately.

Any extra pension you get for a dependant may also be reduced if he or she goes into hospital.

For more details, see leaflet NI9 *Going into hospital?*

Early retirement means giving up work before you have reached state pension age. You may, for example, have been made redundant late in your working life and feel that there is little point in looking for another job. Or you may have been working in an occupation with an occupational pension age below state pension age – like the Civil Service or Armed Forces – or be able to draw a personal pension before state pension age.

If you retire early, for whatever reason, you'll need to consider the following points about your pension, your NI contributions, and social security benefits.

- You won't be able to get your state Retirement Pension until you reach state pension age.
- To get Jobseeker's Allowance you must be available for, capable of, and actively seeking work with an employer and satisfy all other conditions for payment of the benefit.
- If you intend to claim Jobseeker's Allowance you should do so at your local Jobcentre **on the first day you are unemployed**.
- Although statutory redundancy payments do not affect Jobseeker's Allowance other payments from your employer may do so.

For more details, get leaflet JSAL5

Jobseeker's Allowance – helping you back to work from your Jobcentre or social security office.

- Voluntary early retirement may stop you getting Jobseeker's Allowance for up to 26 weeks, even if you are willing to consider job opportunities.
- If you are getting an occupational or personal pension, your Jobseeker's Allowance may be reduced.
- If you're retired because you were made redundant, your redundancy payment may take your savings over the amount beyond which Income Support is not payable.
- Once you've retired, for whatever reason, you will no longer have to pay National Insurance

contributions – **unless you start work again before state pension age**.

But you may need to pay voluntary contributions to safeguard your right to a full Basic Pension.

Be sure to check this with your social security office – it could be very important.

But if you're a man aged 60 or over and you're not liable to pay NI contributions, you will receive NI credits, also known as autocredits (instead of having to pay voluntary contributions) for the tax year containing your 60th birthday and the next four years so that they will count as qualifying years for the Basic Pension. To qualify, you must be living in Great Britain for at least 26 weeks in each tax year after you've retired. These credits may help you to qualify for a wider range of benefits before you reach state pension age.

For more details, see leaflet CA08 *National Insurance voluntary contributions*.

- If you're unable to get Jobseeker's Allowance or Income Support, you may still be able to get some other low-income benefits if your income is low. See page 23.

Your occupational pension

If you were a member of your employer's occupational pension scheme, you were probably contracted-out of the Additional Pension (earnings-related) part of the state scheme. If so, the Additional Pension part of your state pension will be reduced because your employer's scheme must, by law, provide a Guaranteed Minimum Pension (GMP) or protected rights to replace the relevant additional pension. The reduction is called a **contracted-out deduction**.

Right to information

You have a legal right to information about your pension scheme. If you need any information, you should ask the manager of the scheme.

How your occupational pension may affect your state pension

If your occupational pension includes a GMP because you have been contracted-out through membership of a salary-related pension scheme from 6 April 1978 to 5 April 1997 the amount of that GMP is taken into account when working out how much Additional Pension you will get (see page 8). When you claim your state pension an Additional Pension is worked out as if you had not been contracted out from 6 April 1978 to 5 April 1997 and the amount produced compared with your GMP.

If the pre-April 1997 GMP is more than or the same as the pre-April 1997 Additional Pension your Retirement Pension will not include any pre-April 1997 Additional Pension.

If the pre-April 1997 GMP is less than the pre-April 1997 Additional Pension the difference is added to your Retirement Pension.

From 6 April 1997 you will not earn Additional Pension during the period you are a member of a contracted-out scheme. From that date you will only get Additional Pension if you have paid standard rate contracted-in Class 1 contributions as an employee on earnings between the lower and upper earnings limit.

Except for the amount built up from April 1988 your GMP will remain at the same level, but your Additional Pension will be looked at each year to protect its value against inflation. If the Additional Pension is increased it will again be compared with your GMP in the same way as described above.

For the amount built up from April 1988 your pension scheme must annually increase the GMP by 3 per cent or by the rate of price increase if this is less. The rate of your state Retirement Pension will be increased by any amount prices go up above 3 per cent.

Since 6 April 1988 you can be contracted-out if your employer undertakes to make minimum payments on your behalf to a contracted-out money purchase scheme. Such a scheme provides a pension based on the value of your fund built up in the scheme (that is, the money paid in by your employer

plus the investment income). The part of your pension that replaces the Additional Pension must be increased each year by the rate of price increases, or by 3 per cent if prices rise at a higher rate than this. But your Additional Pension when you claim your state pension will be worked out as if you were receiving a GMP, and the calculations will be as described above.

For more details, see leaflet NP46 *A guide to Retirement Pensions*.

Your personal pension

You can choose a personal pension in place of the Additional Pension (earnings-related) part of the state scheme. This means that, instead of continuing to build up rights to the Additional Pension, you will be credited with contributions towards your personal pension. But you will not lose any rights to the Additional Pension you have built up already.

Right to information

You have a legal right to information about your pension scheme. If you need any information, you should ask the appropriate department of the insurance or pension company concerned. If your pension is made up from several policies you should ask the agent or broker who made the arrangements.

How your personal pension may affect your state pension

If you choose a personal pension in place of the Additional Pension part of the state scheme, the part of your personal pension that replaced the Additional Pension must be increased each year by the rate of price increases, or by 3 per cent if prices rise at a higher rate than this. But your Additional Pension when you claim your state pension will be worked out as if you were getting a GMP (see page 17).

If you were self-employed

If you were self-employed your pension, if any, will be paid by a policy or policies you will have arranged for this purpose with one or more insurance or pension companies.

If you need any information about your scheme, you should ask the appropriate department of the insurance or pension company concerned. If your pension is made up from several policies you should ask the agent or broker who made the arrangements.

Income tax

Most of the amounts which make up your Retirement Pension are treated as your income for tax purposes and should be included on any tax return.

If you want to know more, ask at your local tax office or tax enquiry point – NOT at a social security office. See page 34.

Other help you may be able to get

Income Support

Income Support is a social security benefit for people aged 16 or over whose income is below a certain level. To get Income Support you must be:

habitually resident in the United Kingdom, the Channel Islands, the Isle of Man, or the Republic of Ireland

or treated as habitually resident in the United Kingdom.

You may get Income Support if you are not expected to sign on as unemployed and you are:

incapable of work due to sickness or disability

or bringing up children on your own

or 60 or over

or looking after someone with a disability

or registered blind.

Some people who are not in these groups may also be able to get Income Support.

You cannot normally get Income Support if you are working for 16 hours or more on average a week, or your partner (if you have one) works for 24 hours or more on average a week. (Partner means someone you are married to or who you live with as if you are married to them.)

Income Support can be paid to top up other benefits, or earnings from part-time work including self-employed work, or if you have no money coming in at all.

Your right to Income Support does not depend on National Insurance contributions.

You, or you and your partner together, must not have over £8,000 in savings. Savings between £3,000 and £8,000 will affect the amount you can get. If you live permanently in a residential care home or nursing home, you will not get benefit if your savings are more than £16,000. Savings between £10,000 and £16,000 will affect the amount of benefit you get.

If you are responsible for paying housing costs, you may be able to get help from Income Support.

If you are buying your home you may be able to get help with your mortgage interest as part of your Income Support.

If you go into a residential care home or nursing home, you may be able to get Income Support to help with the charge. See leaflet IS50 *Income Support – help if you live in a residential care home or nursing home*.

There is more information about who can get Income Support in leaflet IS1 *Income Support* and in the Income Support claim forms.

How much you get

The amount you get depends on, among other things, how old you are, whether you have a partner, whether you have any dependent children and how old they are, whether you or anyone in your family

has any disabilities, how much money you and your partner have coming in each week, and how much you, or you and your partner together, have in savings.

Your Income Support payment may be made up of three parts:

- a **personal allowance** for yourself and your partner (if you have one) and one for each child or young person that you or your partner look after
- **premiums** for groups of people with special needs, such as families with children, people with disabilities, people over 60 and people who are getting, or are entitled to get, Invalid Care Allowance. For more information see leaflet FB31 *Caring for someone?*
- **housing costs payments** to cover mortgage interest and certain other housing costs not met by Housing Benefit. Get leaflet IS8 *Home owners – help with housing costs* from a social security office.

If you qualify for more than one premium you will normally get only the one that gives you the most money. But the family premium, disabled child premium, severe disability premium and carer premium can be paid in addition to any other premiums you can get.

If you live in a nursing home or a residential care home you will get an extra payment as part of your Income Support. **For more information** see leaflet IS50 *Income Support – help if you live in a residential care home or nursing home*.

How to claim Income Support

Contact your social security office for a claim form. Do not delay in making your claim or you may lose benefit. A claim form for Council Tax Benefit and Housing Benefit is included with your Income Support claim form.

See page 5 regarding Recovery of Benefits from Compensation.

More information

Get leaflet IS1 *Income Support* from a social security office. For more details about Income Support, get leaflet IS20 *A guide to Income Support* from a social security office.

Other help

If you or your partner get Income Support, you also get help with health costs – see page 30.

You may also be able to get help from the Social Fund – see page 27.

If you have a relative in prison you can get help towards the cost of visiting them.

If you have a child under 19 in nursery or full-time education they may get a free midday meal. This also applies to young people aged 16, 17 or 18 who get Income Support in their own right. This may not apply if your child, or a young person, is in full-time education at a sixth form college or college of further education.

Housing Benefit

Housing Benefit is paid by local councils to people who need help to pay their rent.

Housing Benefit is **not** paid to help with the costs of:

- mortgage interest payments
- some service charges
- fuel costs
- meals.

Help with mortgage interest may be included in your payments if you get Income Support.

Your right to Housing Benefit does **not** depend on National Insurance contributions. It is a tax-free benefit.

Who can get it?

If you need help to pay your rent, you may be able to get Housing Benefit. You may also get Housing Benefit if you live in a hotel, guest house, hostel or somewhere similar. It makes no difference whether you're

employed, self-employed, unemployed or retired, and you don't have to be getting Income Support or Jobseeker's Allowance.

You, or you and your partner together (husband, wife, or someone you live with as if you are married to them), must not have over £16,000 in savings. Savings between £3,000 and £16,000 will affect the amount you can get. From April 1996, for certain people living permanently in residential care homes or nursing homes, the lower capital limit was increased from £3,000 to £10,000.

How much you get

If you get Income Support or income-based Jobseeker's Allowance and you pay rent, you may be entitled to maximum Housing Benefit.

If you do not get Income Support or income-based Jobseeker's Allowance you may still get maximum Housing Benefit if the money you have coming in is less than the amount allowed for your needs.

The amount of help you can get depends on how much money you and your partner have coming in, the size of your family, the savings of you and your partner together, how much rent you have to pay, and whether other people, who are not dependent on you, share your home.

The money you have coming in is calculated to include:

- earnings – if you're employed or self-employed
- unearned income – any other money including some social security benefits
- savings.

Your needs are calculated to include:

a **personal allowance** for yourself (this is increased if you have a partner)

and a dependant's allowance if you have dependent children or young people living with you

and premiums for special needs (for example if you are elderly or disabled or looking after children).

If the money you have coming in is more than the amount allowed for your needs, your Housing Benefit is reduced. The more you have coming in the less Housing Benefit you will get. If you have other people living with you who do not depend on you to support them, you may get less Housing Benefit.

If you, or your partner, are working at least 16 hours a week, you may also be able to get some of the cost of your childcare charges taken into account when your benefit is calculated.

How to claim Housing Benefit

If you claim Income Support or Jobseeker's Allowance you will get forms to claim Housing Benefit and Council Tax Benefit with the Income Support or Jobseeker's Allowance claim form. If you don't claim Income Support or Jobseeker's Allowance or are already getting it and now want to claim Housing Benefit, you should get in touch with your local council direct. Do not delay in making your claim or you may lose benefit.

Housing Benefit is awarded for limited periods which are set by the council. These are known as benefit periods. You will have to make a fresh claim at the end of each benefit period.

More information

Get leaflet RR1 *Housing Benefit – help with your rent* from your council offices. For more detailed information about Housing Benefit, get leaflet RR2 *A guide to Housing Benefit and Council Tax Benefit* from a social security office.

Council Tax Benefit

The council tax is the tax set by local councils to help pay for services. Most owner-occupiers or tenants, including joint tenants and council tenants, will have to pay the council tax. There will be one bill for each dwelling. If you are on a low income and find it hard to pay your council tax, you may be able to get help from the Council Tax Benefit scheme.

How much you get

Nearly all the rules which apply to Housing Benefit will apply to Council Tax Benefit. The amount of help you can get depends on how much money you have coming in, your personal circumstances, your savings and the amount of council tax you have to pay. If you have a partner, your combined income and savings will be looked at to see what help you and your partner can get.

You may get Second Adult Rebate if someone over 18 lives with you who does not pay council tax, has a low income and is not your partner or paying you rent. If you qualify for Council Tax Benefit and Second Adult Rebate, you will get the higher amount of the two.

The maximum Council Tax Benefit you can get is 100 per cent of your council tax liability. However, from April 1998 the maximum Council Tax Benefit available to those living in band F, G, or H properties will be limited to the maximum Council Tax Benefit available to those living in band E properties. People living in properties in bands A to E will still be able to get 100 per cent Council Tax Benefit. Most students will not have to pay the council tax and cannot claim Council Tax Benefit. In Scotland the maximum benefit does not include water charges.

If you, or your partner, are working at least 16 hours a week, you may also be able to get some of the cost of your childcare charges taken into account when your benefit is calculated.

How to claim Council Tax Benefit

If you claim Income Support or Jobseeker's Allowance you can claim Council Tax Benefit at the same time. A form to claim Council Tax Benefit is included with your Income Support or Jobseeker's Allowance claim form. Fill this in and return it to your social security office. They will pass the form to your council. Do not delay in making your claim or you may lose benefit.

If you are not claiming Income Support or Jobseeker's Allowance get a Council Tax Benefit claim form from your council.

More information

Get leaflet CTB1 *Help with the council tax* from your local council or social security office. It is available in English and Welsh.

Information in other languages

Information on Council Tax Benefit is available in eleven other languages – Arabic, Bengali, Chinese, Greek, Gujarati, Hindi, Punjabi, Somali, Turkish, Urdu and Vietnamese. Ask for leaflet CTB2 in the language you want.

The Social Fund

The Social Fund helps people with expenses which are difficult to pay for out of regular income. Getting help from the Social Fund does not depend on your National Insurance contributions.

The benefits that follow in this section are all paid from the Social Fund.

Cold Weather Payment

If you or your partner are getting Income Support or income-based Jobseeker's Allowance, and you are also getting one of the pensioner or disability premiums or an amount for a dependent child under 5, you may get a Cold Weather Payment during a period of very cold weather.

How to claim a Cold Weather Payment

Payment will be sent to you automatically, you do not need to claim.

More information

Get leaflet CWP1 *Extra help with heating costs when it's very cold* from your social security office.

Funeral Payment

If you or your partner are getting Income Support, income-based Jobseeker's Allowance, Family Credit, Disability Working Allowance, Council Tax Benefit or Housing Benefit and you have to arrange a funeral, you may be able to get a Funeral Payment from the Social Fund.

How to claim a Funeral Payment

Contact your social security office for claim form SF200. Do not delay in making your claim or you may lose benefit.

More information

Leaflets with general information on help when someone dies are available from social security offices and registrars. In England and Wales see D49 *What to do after a death in England and Wales*. In Scotland see *What to do after a death in Scotland* (Scottish Office leaflet) plus D49S *Social security supplement*.

Community Care Grant

In most cases to get a Community Care Grant you should already be getting Income Support, or income-based Jobseeker's Allowance. Community Care Grants are available to help people in special need and with certain travel costs.

This is **not** a loan and does not have to be repaid.

How to apply for a Community Care Grant

Contact your social security office for application form SF300.

Budgeting Loans

You may be able to get a Budgeting Loan to meet an important one-off expense if you have been getting Income Support or income-based Jobseeker's Allowance for at least 26 weeks.

How to apply for a Budgeting Loan

Contact your social security office for application form SF300.

Crisis Loan

You do not have to be on Income Support or any other social security benefit to get a Crisis Loan. You may be able to get a Crisis Loan to help meet your immediate needs in an emergency or following a disaster where there would otherwise

be a serious risk to your, or your family's, health or safety.

How to apply for a Crisis Loan

Contact your social security office, or the nearest one if you are away from home at the time of need.

Social Fund – more information

See leaflets SFL2 *How the Social Fund can help you* and SB16 *A guide to the Social Fund*, available from your social security office.

Christmas Bonus

You get a tax-free bonus with your pension shortly before Christmas each year.

Only one payment can be made for each person, but you may get an extra bonus if:

you're entitled to an increase for your spouse

and both of you are over state pension age by the end of the week in which the bonus is paid.

The bonus is usually paid automatically with your normal pension payment. But if you think you have a right to it and haven't got it by the end of December, ask at your social security office. There's a time limit for paying the bonus, so don't delay too long.

Help if you're sick or disabled

There's a wide range of benefits and services available if you're sick or disabled.

For more details, see leaflet FB28 *Sick or disabled?*

The Benefit Enquiry Line

A confidential telephone service is available for people with disabilities and their carers. Ring the **Benefit Enquiry Line (BEL)** on **0800 88 22 00**. People with speech or hearing problems using a textphone can dial **0800 24 33 55**.

The person taking your call will not have your personal papers but will be able to give you general advice. This advice **must not** be taken as a decision

on any matter about which you are making an enquiry.

Services for elderly people

If you want to know more about:

- home helps or home care assistants
- meals-on-wheels
- day-centres and social clubs
- special transport schemes
- residential homes

ask at your local council's social services department or local advice centre.

Reduced fares

You can buy a Senior Railcard if you're 60 or over. This allows you to travel at reduced cost on many main line train journeys. The railcard lasts for one year and can be bought at most stations.

Some local transport services offer free or reduced-cost local travel to pensioners. Ask your transport company for details.

Help with health costs

While you or your partner are getting:

- Income Support
- income-based Jobseeker's Allowance
- Family Credit
- Disability Working Allowance

you and your partner get free:

- NHS prescriptions
- NHS dental treatment
- NHS sight tests
- NHS wigs and fabric supports.

You and your partner also get:

- vouchers towards the cost of glasses or contact lenses
- refunds of necessary travel costs to and from hospital for NHS treatment for you, your partner and any dependent children and young people under 19.

You may also be entitled to some or all of the above because of your age, a specific medical condition, pregnancy, or through the NHS Low Income Scheme.

More information

More information about help with all these health costs, and NHS hearing aids, is in Department of health leaflet HC11 *Are you entitled to help with health costs?* Information is also available in Bengali, Chinese, Gujarati, Hindi, Punjabi and Urdu. Page 36 tells you how to obtain these leaflets.

For other information on a range of health-related subjects, phone the **Health Information Service** on **0800 66 55 44**. Calls are confidential.

For people going abroad

In some cases your social security benefits are affected if you leave the UK for more than a few weeks. Before going abroad check with your social security office and please give as much notice as possible.

More information

See leaflets SA29 *Your social security insurance, benefits and health care rights in the European Community, and in Iceland, Liechtenstein and Norway*, or NI38 *Social security abroad*, available from social security offices.

For each of the following countries there is a leaflet on the social security benefits available to visitors:

SA5 Australia
 SA43 Barbados
 SA23 Bermuda
 SA20 Canada
 SA12 Cyprus
 SA14 Israel
 SA27 Jamaica
 SA4 Jersey and Guernsey
 SA11 Malta
 SA38 Mauritius
 SA8 New Zealand
 SA42 The Philippines
 SA6 Switzerland
 SA22 Turkey
 SA33 United States of America
 SA17 Republics of the former Yugoslavia

For these leaflets write to:

Pensions and Overseas Benefits Directorate
 DSS
 Newcastle upon Tyne
 NE98 1BA.

To find out about help with health costs abroad get leaflet T6 *Health advice for Travellers* (see page 36) **before you go.**

Where to get help or advice

FOR ADVICE OR HELP...	WHO CAN HELP...	ADDRESS OR PHONE NUMBER...
Enquiries about any benefit or pension and claims, claim forms and leaflets for most benefits	<i>Social security office</i>	Look for the display advert under BENEFITS AGENCY in the business numbers section of the phone book (addressed, postage-paid envelopes may be available from post offices)
Sickness, people with disabilities and their carers (general benefit information including local help)	<i>Benefit Enquiry Line</i>	Dial 0800 88 22 00 (voice) Dial 0800 24 33 55 (if you have a speech or hearing problem and use a textphone)
Information on the provisions of the Disability Discrimination Act 1995	<i>DDA Information Line</i>	Freepost MIDO2 164 Stratford-upon-Avon CV37 9BR Tel: 0345 622 633 Textphone: 0345 622 644 Internet: www.disability.gov.uk
National Insurance	<i>Social security office</i>	Look for the display advert under CONTRIBUTIONS AGENCY in the business numbers section of the phone book
Rent (Housing Benefit) Council Tax Benefit	<i>Your local council</i>	Look in the business numbers section of the phone book under the name of your County, District or London Borough Council (Regional Council in Scotland)
Social services	<i>Social Services Department of your local council (Social Work Department in Scotland)</i>	
Welfare rights	<i>Welfare rights officer (usually at the Social Services Department)</i>	
Help with health costs	<i>Health Benefits Division, Prescription Pricing Authority</i>	Health Benefits Division Sandyford House Newcastle upon Tyne NE2 1DB Tel: 0191 203 5555

FOR ADVICE OR HELP...	WHO CAN HELP...	ADDRESS OR PHONE NUMBER...
Hospital travel costs	<i>The hospital where you are being treated</i>	
NHS services and standards, staying healthy, common illnesses, waiting times	<i>Health Information Service</i>	Dial 0800 66 55 44
Medical centres		Look in the business numbers section of the phone book under the name of your Health Authority (Health Board in Scotland)
War Pensions	<i>War Pensions Agency</i>	War Pensions Agency Norcross Blackpool FY5 3WP
	<i>War Pensioners' Welfare Service</i>	There is a list of offices in FB31 <i>Caring for someone?</i> or for the phone number look for the display advert under WAR PENSIONS AGENCY in the business numbers section of the phone book
	<i>War Pension Helpline</i>	Dial 01253 858 858
Going abroad	<i>Social security office</i>	Look for the display advert under BENEFITS AGENCY in the business numbers section of the phone book (CONTRIBUTIONS AGENCY for National Insurance)
Benefits if you live abroad	<i>Pensions & Overseas Benefits Directorate</i>	Pensions & Overseas Benefits Directorate Benefits Agency DSS Newcastle upon Tyne NE98 1BA
Tax	<i>Your local tax office</i>	Look in the business numbers section of the phone book under INLAND REVENUE

FOR ADVICE OR HELP...	WHO CAN HELP...	ADDRESS OR PHONE NUMBER...
Legal Advice and Assistance Scheme	<i>A solicitor</i>	
Other things, including some or most of those listed above	<i>Citizens Advice Bureau</i>	Look in the business numbers section of the phone book under CITIZENS' ADVICE BUREAUX
	<i>Neighbourhood Law Centre</i>	For more information on your nearest Law Centre, call the Law Centres Federation on 0171 387 8570

Leaflets and where to get them

All the leaflets mentioned in this leaflet are free of charge. Social security leaflets and some others are available from your social security office. For your nearest office look for the display advert under **Benefits Agency** in the business numbers section of the phone book.

Some leaflets are also in post offices or Jobcentres. Leaflets on Housing Benefit and Council Tax Benefit are also available from your local council.

Community advisers who belong to an organisation that gives benefits information to the public can join the Benefits Agency Publicity Register (BAPR). The BAPR gives advisers access to information from the Benefits Agency, DSS and its other Agencies. To join call **0645 540 000** (8am – 8pm; 7 days a week).

Department of Health leaflets

Department of Health leaflets are available as follows:

- HB6** *A practical guide for disabled people* is available from the address overleaf
- HC11** *Are you entitled to help with health costs?* from social security offices, main post offices, NHS hospitals, dentists, doctors, opticians, and pharmacists. Foreign language versions of this leaflet are available from the address overleaf. Order them in the language you want (eg HC11 Chinese)
- HC11(LP)** *Are you entitled to help with health costs?* in large print is available from the address overleaf
- HC12** *NHS charges and optical voucher values* from the same places as leaflet HC11
- T6** *Health advice for Travellers* from post offices, some travel agents and public libraries and by phoning the Health Literature line on **0800 555 777**

WMV:G1 *Welfare milk and vitamins: A guide for families from social security offices.*

If you have problems in getting Department of Health leaflets, or need a large quantity, please order by letter or fax from:

Two Ten
Department of Health
PO Box 410
Wetherby
LS23 7LN.

Fax 01937 845 381