Benefits Checklist

Checklist for older people aged 65 plus

This information is for guidance only and is not an authoritative statement of the law

Let's face it, claiming benefits is complicated. Many people have difficulty completing claim forms and the rules are difficult to understand. This checklist is to give you an overview of the benefits available for older people aged over 65. ***If in doubt get advice!***

- Please use the checklist below to identify benefits you may be entitled to claim
- The box number at the end of each question relates to additional information on each benefit
- The back page of this checklist gives you details of where to get further information and advice.

This checklist is for people aged 65 plus who live in the community. **There are different rules if you live in a residential or nursing home.**

Key Question **Do you …**	**Relevant Benefit**	**See Box**
• need help with personal care needs?	Attendance Allowance	1
• have a low income?	Pension Guarantee Credit (aged 60 or over – get advice on precise age of claiming)	7
• have a low income, second income from savings or pensions?	Pension Savings Credit (aged 65 or over)	8
• have to pay a mortgage or Service Charges? • have a low income or receive Pension Guarantee Credit?	Mortgage Interest Payments (housing costs)	9
• pay rent?	Housing Benefit	6

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• have a low income? • have no more than £16,000 capital or receive Pension Guarantee Credit?		
• have to pay Council Tax? • have a low income? • have no more than £16,000 capital or receive Pension Guarantee Credit?	Council Tax Benefit	4
• have to pay Council Tax?	Council Tax Reductions	5
• need essential household items? • receive Pension Credit? • need to pay rent in advance? • need additional funds in event of emergency or crisis?	Social Fund - Community Care Grants, Budgeting Loans Crisis Loans Crisis Loans	10
• need help with heating costs?	Winter Fuel Payment Cold Weather Payment Warm Front Scheme	12 3 11
• have somebody who cares for them?	Carer may be able to claim Carer's Allowance	2
• need help with funeral costs	Funeral expenses payment	

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Benefit Check List

1. Attendance Allowance	• for those who have: -difficulty managing around the home and need help with personal care. For example; difficulty getting dressed; washed; going up or down stairs; getting out of a chair **or** - you have had difficulties because ; you have had falls, or stumble; are unsteady on your feet around the home; cannot see or hear very well **or** -need a lot of supervision to avoid danger to yourself or others • It does not matter what other income or benefits you already have, or how much your savings are when you claim the allowance • You can get Attendance Allowance even if you live alone and no-one looks after you • Attendance Allowance is tax free • You must be 65 or over. If you are under 65 then you may want to claim Disability Living Allowance • There are special rules to claim the allowance if you have a life threatening illness
2. Carer's Allowance	• for carers aged 16 and over • must be looking after somebody for at least 35 hours per week who is getting either – Attendance Allowance **or** – Disability Living Allowance at the middle or high rate for care needs • must not be earning more than £100 per week • get advice on advantages and disadvantages of claiming Carer's Allowance for the person caring or being cared for

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Bedford Borough Council Welfare Rights Service April 2011

3. Cold Weather Payments	• for those on Pension Credit • paid if average temperature in your area over 7 consecutive days is 0 degrees Celsius or less • payments should be made automatically by the Department for Work and Pensions
4. Council Tax Benefit	• for those liable to pay Council Tax • for those with low income and savings of no more than £16,000 or who receive Pension Guarantee Credit • apply to Bedford Borough Council
5. Council Tax Reductions	• for those liable to pay Council Tax • there are 3 different schemes to help reduce Council Tax – disability reduction scheme – discount scheme – certain properties/people exempt from Council Tax • apply to local Bedford Borough Council
6. Housing Benefit	• for those liable to pay rent • for those with a low income and savings of no more than £16,000 or who receive Pension Guarantee Credit • apply to Bedford Borough Council • different income and capital rules apply to those aged over 60
7. Pension Guarantee Credit	• for those aged at least 60 (seek advice about precise age for claiming) • receive extra allowances if you are a carer or disabled • no savings limit • can cover mortgage interest payments or service charges

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8. Pension Savings Credit	• for those aged 65 and over • for those who have additional income from savings, pensions or state pension above the basic amount • no upper savings limit
9. Mortgage Interest Payments (housing costs)	• for those who have an existing mortgage • will include an amount to cover cost of mortgage interest payments only • can include an amount to cover the cost of service charges
10. Social Fund **Community Care Grants** **Budgeting Loans** **Crisis Loans**	• for those on Pension Guarantee or Savings Credit • grants and loans available to help buy essential household items or pay for essential services, for example; furniture; clothes; bedding; heaters; cookers; washing machines; removal expenses; travel expenses; minor repairs, etc.
11. Warm Front Scheme	• help may include new central heating systems for main living areas, draught-proofing of windows, loft or wall insulation, etc. Contact the Warm Front team.
12. Winter Fuel Payments	• a tax-free single payment to help people aged 60 or over with cost of fuel • extra payment for those aged 80 or over • payments should be made automatically. However, if you do not receive a payment they should contact the Winter Fuel Payments Helpline
13. Funeral Payment	• for those responsible for a funeral • must be receiving pension credit, housing or council tax benefits

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Welfare Rights Service

The Welfare Rights Service provides advice and information on benefits to social services clients. If you are a social services' client and need benefit advice, contact your social work team and they will make a referral to the Welfare Rights Service.

Please call 01234 267422 to contact a social work team.

Useful local numbers

Bedford CAB	01234 354 384
Age Concern	01234 36 0510
Sight Concern	01234 311 555
Bedford Race Equality Council	01234 340728

Local Department for Work and Pensions & Borough Council:

Housing/Council Tax Benefits	
Bedford Borough Council	01234 221797

DWP/Job Centre Plus	
Watford / Luton	0845 608 8627
Benefit Delivery Centre	

For legal help and information and details of other Advice Agencies in the Bedfordshire, contact the Call Centre at Community Legal Advice on 0845 6081122, www.clsdirect.org.uk

Useful national numbers:

Disability & Carers Service (for Attendance Allowance or Disability Living Allowance)	Tel. Textphone	08457 123456 08457 224433
(for Carers Allowance)	Tel.	0845 608 4321
Carers UK	Tel. Textphone	0808 808 7777 020 7251 8969
(Freephone Advice for Carers - open 10.00am. to 12.00 noon & 2.00 - 4.00pm.)		
Benefit Enquiry Line (BEL)	Tel. Textphone	0800 882200 0800 243355
Pension Credit Claim Line	Tel.	0800 991234
Pension Service Centre	Tel.	0845 606 0265
Warm Front	Tel.	0800 952 1555
Winter Fuel Payments Helpline	Tel	08459 151 515

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