



**June 2007**

**Key points:**

- Replaces previous version dated June 2006

## **Paying for care and support at home**

This fact sheet is aimed at those aged 60 and over.

**The situation in Scotland differs significantly from that in England, as people over 65 receive free personal care in Scotland. For further information, Scottish readers should contact:**

**Age Concern Scotland,**  
Causewayside House, 160  
Causewayside, Edinburgh EH9  
1PR, tel: 0845 125 9732 (lo-call  
rate), website:  
[www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk).

If you require information about the charging rules in Wales, you may have received a supplementary sheet with this factsheet.

If you have not received this, a copy can be obtained by calling 0800 00 99 66 (free call).

**Contact details for the national office for Wales are:**

**Age Concern Cymru,** Ty John  
Pathy, Units 13/14 Neptune  
Court, Vanguard Way, Cardiff  
CF24 5PJ, tel: 029 2043 1555  
(national call rate); website:  
[www.accymru.org.uk](http://www.accymru.org.uk).

**Contact details for the national office for Northern Ireland are:**

**Age Concern Northern Ireland,**  
3 Lower Crescent, Belfast BT7  
1NR, tel: 028 9032 5055 (charged  
at national rate), Monday to Friday  
10am to 12pm and 2pm to 4pm,  
website: [www.ageconcernni.org](http://www.ageconcernni.org).

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This factsheet explains what assistance may be available to help you meet the cost of any care needed to enable you to stay in your own home. It briefly outlines the financial assistance that is available for people who have disabilities and explains how social services decide how much you should pay for non-residential social services.

When reference is made to couples or partners this means wives, husbands, civil partners or someone who lives with another person as though they are a married couple or civil partners.

Benefits rates and other figures quoted in this factsheet are accurate for the period April 2007 – March 2008. They are likely to change in April 2008 and updated information will be issued at that time.

Details of how to obtain other Age Concern factsheets mentioned below can be found in Section 7.

## **1. Social Security benefits**

You may be able to claim social security benefits to help meet the cost of any extra care and support that you require at home. The Department for Work and Pensions (DWP) now performs the functions previously carried out by the Department of Social Security. At a local level, the Benefits Agency has been replaced, for older people, by the Pension Service. Age Concern produces a number of factsheets dealing with these benefits in more detail.

### **1.1 Attendance Allowance (AA)**

This benefit is for people aged 65 or over who, because of an illness or disability, need help with personal care or supervision from another person. For example you might qualify if you need help getting dressed, washing or going to the toilet.

There is no upper age limit for Attendance Allowance and it is not related to your income or savings. Attendance Allowance is paid at two rates: a lower rate for people who require personal care or attention by day or night, and a higher rate for those requiring care by day and night. The rates are £43.15 and £64.50 per week respectively. You can claim if you live alone or with another person - what matters is that you need help, not whether you are actually getting help from someone else.

Normally you have to meet the conditions for six months before the benefit is paid but there are special rules for people who are terminally ill.

Further information can be obtained from the Benefit Enquiry Line on 0800 882 200 (free call), weekdays 8.30am to 6.30pm, Saturday 9am to 1pm. This free DWP telephone line can provide information about benefits to disabled people and their family or carers.

## **1.2 Disability Living Allowance (DLA)**

This is for people who are disabled, and make a claim, before their 65th birthday. Disability Living Allowance has two parts: a mobility component and a care component. The mobility component is paid at one of two rates, £17.10 and £45.00 per week, and is for people who cannot walk, have great difficulty walking or who need someone with them when walking outside. There are three rates of the care component; £17.10, £43.15 and £64.50 per week. The rules for the middle and higher rates are the same as for Attendance Allowance and the lower rate is aimed at people not assessed as disabled enough to get one of the other rates. Normally you need to fulfil the conditions for three months before the benefit can be paid.

Further information is available from the Benefit Enquiry Line, as above.

## **1.3 Carer's Allowance**

Carer's Allowance is paid to people who are unable to work full time because they are spending at least 35 hours per week caring for someone receiving AA or middle or higher rate DLA care component. The current rate for Carer's Allowance is £48.65 per week.

If you are earning more than £87 per week, after certain deductions, you will not be able to claim Carer's Allowance. If you are receiving another benefit or state pension this may affect the amount of Carer's Allowance which can be paid to you. Even if you will not receive any money because of other benefits income it may be worth claiming so that a Carer's Premium is included in the calculation of your entitlement to means-tested benefits (see below).

Further information can be obtained from local social security offices; the Benefit Enquiry Line, as above; Carers UK (see Section 6.1).

## **1.4 Pension Credit**

Pension Credit has two parts - the guarantee credit, which has replaced Income Support (Minimum Income Guarantee) for people over 60, and the savings credit, which provides extra cash to people of 65 and over who have income over a set level because they have saved and/or have other pensions apart from the state pension.

There is no fixed upper limit on savings above which Pension Credit cannot be claimed. £6,000 of a claimant's savings are ignored and any savings over that amount are assumed to produce an income of £1 a week for every £500 (or part of £500).

The guarantee credit can top up your income to a set amount. The standard level for a single person is £119.05 and £181.70 for a couple (the person who applies must be over 60 but their partner can be younger). These amounts can be higher for people who get Attendance Allowance or the care component of Disability Living Allowance, carers entitled to Carer's Allowance and homeowners with housing costs such as mortgage interest.

The savings credit component of Pension Credit can be claimed by people of 65 and over and, for couples, only one person must have reached 65. It provides extra cash if you have a 'qualifying income' of more than the savings credit threshold (currently £87.30 for a single person and £139.60 for a couple) and less than certain levels (usually about £166.70 if single and £244.85 for couples). The maximum amount of savings credit which can be awarded is £19.05 for a single person and £25.26 for a couple. Again, these amounts could be higher for people who fit the description in the previous paragraph.

The calculations, in particular for the savings credit, can be complex; for more information see Age Concern's Factsheet 48, *Pension Credit* or contact our Information Line. For further details of how to claim contact the Pension Credit line on 0800 99 1234 (free call).

## **2. Other benefits**

Some other benefits are available which may help you be able to meet extra costs of disability or to make your home more suitable for your needs.

These include:

**Reductions in Council Tax** - if you need extra space for a wheelchair, or are using a living room mainly for your own use (for instance you now have your bed in a downstairs room) your Council Tax can be reduced by a band.

There are also Council Tax discounts in certain circumstances when a carer is living with you. See Factsheet 21, *The Council Tax* for more details.

**Help with heating and insulation** – may be available through the Warm Front scheme. See Factsheet 1, *Help with heating*, for more details.

**Help with repairs and improvements** - your local council is required to have a private sector housing renewal policy setting out how it will assist vulnerable and older home owners with repairs and improvements to their homes. This replaces the former system of renovation grants and home repair assistance. There are also disabled facilities grants which cover a variety of major improvements to make life easier for a person with a disability and are mandatory for councils to provide in certain circumstances. See Factsheet 13, *Older home owners: financial help with repairs and adaptations* for more details.

### **3. Payments made for care costs**

#### **3.1 Direct Payments**

Government regulations require local authority social services departments to offer people who meet certain requirements money to arrange their own care services, instead of the authority providing or arranging services itself. You must use this money to organise and buy the care you have been assessed as needing by the local authority. Recipients of Direct Payments should have their contributions towards their care costs assessed in the same way as users of services provided or arranged by the local authority (see Section 4).

Carers can receive direct payments for the services they are assessed as needing as carers. Local authorities can also provide vouchers for respite care to enable carers to have a break.

A separate Age Concern Factsheet 24, *Direct Payments from social services*, explains in detail about how to get direct payments, how to use them to arrange services, and where to go for more help and information.

### **3.2 Independent Living Fund (ILF)**

This fund was set up to make payments to severely disabled people who needed to pay for care in order to remain living at home. In April 1993 the original fund was replaced by the Independent Living (Extension) Fund, which continues to make payments to those previously receiving help from the ILF; and the Independent Living (1993) Fund which can accept new applications. The 1993 Fund, which is intended to supplement local authority support, is more limited in scope and can only consider applications from people aged 16 to 66. For details contact Independent Living Fund, at PO Box 183, Nottingham NG8 3RD, tel: 0115 942 8191.

## **4. Local authority charges**

### **4.1 Services for which you should not be charged**

If you receive after-care services under section 117 of the *1983 Mental Health Act* following a period of detention in hospital under certain other sections of that act, you cannot be charged for these services. In the past some local authorities have charged for these services. The Local Government Ombudsman has previously advised authorities who previously charged for after-care services to take steps to identify and reimburse service users (or their estates) who have been improperly charged for those services.

Intermediate care services may be arranged to help avoid unnecessary admission to hospital or to enable you to leave hospital at an earlier stage by having the help you need at home. These services are usually arranged by health services and social services working together.

If you get help, or additional help, from social services for a temporary period (normally up to six weeks) as part of intermediate care, it should be free. The *Delayed Discharge Act 2003* removed local authorities' powers to charge for intermediate care.

You will not have to contribute towards the cost of NHS services arranged through a primary care trust or GP, such as visits from a district nurse.

Further information on NHS services can be found in Age Concern Factsheet 44, *NHS services*.

In some circumstances the NHS should meet the full cost of a person's care, in a care home or their own home. This is a controversial issue and in many areas the criteria used to assess eligibility for fully funded NHS care have been found to be unlawfully restrictive. Age Concern's Factsheet 20, *Continuing NHS health care, NHS funded registered nursing care and intermediate care*, explains the background to this issue and what you can do to see if you should be receiving NHS funding for your care.

If you suffer from any form of Creutzfeldt Jacob Disease (CJD) then you should be exempt from charges.

## **4.2 Government guidance on charging schemes**

Under section 17 of the *Health and Social Services and Social Security Adjudications Act (HASSASSA) 1983*, local authority social services departments can charge you for services which they arrange or provide to help you stay in your own home. These might be meals on wheels, home care, or going to a day centre. If you receive a direct payment you will be charged in the same way as if you were receiving a service. The payment made to you can be made net of the amount which you have been assessed to contribute. Alternatively, if you would prefer to receive the full payment and pay the amount you are charged back to the local authority you should be able to do this.

Each local authority can decide whether it wishes to charge for these services and, if so, how much. In the past charging schemes have varied widely from area to area. Guidance issued by the Department of Health (Local Authority Circular *LAC (2001)32, Fairer Charging Policies for Home Care and other non-residential Social Services*, amended in September 2003) sets minimum requirements which local authority charging policies must comply with. Local authorities must ensure that their charging policies meet the requirements set out in the guidance in full.

Any charge must be 'reasonable' for you to pay, and you have the right to ask your local authority to reduce the amount you are being asked to pay, or waive it altogether if the amount is not 'reasonable' for you to pay (see Section 4.13).

### **4.3 Charges against means-tested benefits**

The *Fairer Charging...* guidance aims to end any charging practices which mean that people's incomes are taken below a certain level. For people aged 60 and over it is based on the level of the income provided by the basic guarantee credit of Pension Credit plus a 'buffer' of 25%.

The level of the guarantee credit is £119.05 for a single person, which with the 'buffer' gives a total protected income of £148.81. You should be allowed to keep any additional amount paid because you are a carer or if you have children but see Section 4.4 for the way the additional amount for severe disability is treated. If you do not have capital, as described in Section 4.7, and your charges leave you with an income below these figures, you should ask for the level of the charge to be reviewed (see Section 4.13).

### **4.4 Charges against disability-related benefits**

The *Fairer Charging...* guidance states that disability benefits may be taken into account as part of your income when calculating how much it is reasonable to charge you. Disability benefits include Attendance Allowance, Disability Living Allowance (care), constant Attendance Allowance and the Exceptionally Severe Disablement Allowance. The last two benefits are paid as part of Industrial Injuries and War Pensions benefits. The mobility component of Disability Living Allowance must be disregarded.

The guidance also states that the additional amount for severe disability which is used in the calculation of the Pension Credit guarantee credit can be considered as a disability benefit. This means you might still be charged if you get the additional amount for severe disability as part of your Pension Credit, or you get Attendance Allowance on top of your Pension Credit. Your charge should not, though, take you below the figure in 4.3 above.

If the local authority decides to take into account disability-related benefits, it should also take into account, in its initial assessment, any disability-related expenditure that you might have. In the past many local authorities did not fully consider extra costs unless you specifically asked them to, either in the assessment or by appealing afterwards.

If you are provided only with day time services, the local authority should not take into account the whole of your Attendance Allowance if you receive the higher rate because you need night time care. If you receive services during the day only (any services to help get you out of bed or into bed count as day time services), only the lower rate of your Attendance Allowance should be taken into account in your charge. If you receive services during the night then the local authority can include the whole amount of your Attendance Allowance in the assessment.

#### **4.5 Disability-related expenditure**

Local authorities are expected to assess disability-related expenditure for all users whose disability-related benefits are taken into account. The authority should also consider whether to do this for other users and specifically consult users who may have disability-related expenditure on this.

The *Fairer Charging...* guidance does not give a comprehensive list of disability-related expenditure as it will vary from person to person. When being assessed to see how much you can pay, you should consider all the things that you have to buy because of your disability. This could include things like extra washing, or special washing power and conditioner if you have a delicate skin, community alarms, any special diet, special clothing or footwear (or extra wear and tear), additional bedding, extra heating costs, gardening, household maintenance (if it is tasks that you would normally have done yourself), any cleaning (if not part of your care plan), any care that social services do not meet, buying and maintaining disability related equipment, and any transport costs (both for essential visits to the doctor or hospital, but also to keep up social contacts). There may be other costs that will be accepted.

The High Court has confirmed that local authorities should not adopt inflexible policies and always refuse to take account of particular types of disability related expenditure without considering the individual circumstances. For example, an authority should not adopt a blanket policy of refusing to acknowledge any payments made to close relatives. Local authorities should work out an amount considered to be normal expenditure on heating for your area and type of housing. If you have been cutting back on heating or other essentials, then you might want to consider how this will affect your bills.

It can be difficult to prove you have extra costs if you have not actually incurred those expenses, for example, if you have not put the heating on for fear of large bills, or are not following a special diet because of the cost.

Some local authorities disregard set amounts to take account of disability-related expenditure, partly to avoid having to ask questions that might be considered intrusive. The amount that is disregarded varies from authority to authority. If you live in one of these areas and you think that your costs are greater than the amount usually disregarded by the authority, you can ask for a full assessment of your disability-related expenditure.

#### **4.6 Income that cannot be taken into account**

Some income should not be taken into account. This currently includes the mobility component of Disability Living Allowance. Local authorities should not take into account earnings of either a service user or their partner.

It also advises a disregard for War Pensions as laid down in the rules for Income Support and Pension Credit and local authorities should take account of any local schemes within Housing Benefit which allow more generous or full disregards of War Pensions.

The *Fairer charging...* guidance instructs local authorities to fully disregard the savings credit of Pension Credit when calculating services users' incomes.

Ex-gratia payments for former Far Eastern prisoners of war and any payments made under the Vaccine Damage Payments scheme should also be ignored.

Income should be assessed net of housing costs, and you should ask for other costs such as water charges and home insurance also to be included in the assessment.

#### **4.7 Savings and capital, and maximum charges**

The *Fairer Charging...* guidance instructs local authorities to at least follow the capital limits for residential care charging but allows them to be more generous if they wish.

The upper capital limit for residential charging is £21,500 and if you have more than this amount you may be asked to pay the full cost or maximum local authority charge for your care. Under the residential charging rules, individuals treated as having 'tariff income' of £1 for each £250 or part of £250 above £13,000. For example, if you have capital of £14,400 the local authority treats you as having a tariff income of £6 a week. Your capital total should not include the value of your home. If your capital is earmarked for a specific item you should explain this and ask for it to be disregarded.

Local authorities cannot charge more than the full cost of supplying the service, and the guidance states that all local authorities should consider whether and how to set an overriding maximum charge and consult users specifically on this issue. If as a result of any change of policy your charge significantly increases, you should complain and ask for the increase to be phased in gradually. Some local authorities have taken steps to protect existing service users.

#### **4.8 Partner's income or capital**

Local authorities should only consider your own means in assessing your ability to pay. The *Fairer Charging...* guidance acknowledges the possibility that you might have an interest in income and capital held in your partner's name.

Local authorities should examine each case on an individual basis taking account of any advice from its legal department. If you have the larger proportion of income of a couple then you may need to be assessed based on the whole expenditure of the household in order not to have a charge that is unreasonable in your circumstances.

#### **4.9 Charging for carers' services**

Carers can only be charged for the services they have in their own right. Local authorities cannot choose to say that a service is a carer's service when it is a service to you, just because the carer has more income than you. The Department of Health's guidance applies equally to carers, but it suggests that the local authorities should take account of extra costs such as private purchase of care, short breaks from caring, adaptations to the carer's home, additional transport costs to avoid being away from the home too long, or where a carer is meeting some of the extra costs of the person for whom they are caring.

## 4.10 Benefits advice

As part of the *Fairer Charging...* guidance local authorities are told they should ensure that appropriate benefits advice is provided to all service users and those charged for carers' services, at the time of the charging assessment. Assessments of disability-related costs should be carried out in your own home with a personal interview. Benefits advice should normally be offered as part of the assessment.

Staff should be appropriately trained in a range of benefits and be able to give advice about entitlement, help with form completion and any follow-up action if you want this. If you would prefer independent benefits advice you should be offered this choice.

## 4.11 Charges for respite care

Periods of respite care arranged by the local authority can be charged for in one of two ways, provided each stay is for less than eight weeks. The local authority can either choose to set a standard charge, which must be 'reasonable' for you to pay; or it can choose to apply the same means-test it must apply to those going into a care home. If the local authority applies the means-test, the value of your home is ignored, because respite care is a temporary stay. See Age Concern Factsheet 10, *Local authority charging procedures for care homes*. After eight consecutive weeks of any one period of respite care in a care home, the local authority **must** assess the person using the means-test system outlined in Factsheet 10.

Depending on the length of time for each period of respite care in hospital, and how often such stays take place, entitlement to some state benefits may be affected. Further information is contained in Age Concern's annual publication *Your Rights* - see Section 7.

## 4.12 Consultation and information

The *Fairer Charging...* guidance remind councils that consultation is one of the main principles which should guide reviews of charging practices. Specifically authorities were instructed to consult users when considering whether and how to set an overriding maximum charge and when considering the need to take into account disability-related expenditure. Changes in charging policies resulting in significant increases for service users should be specifically explained and considered as part of a consultation.

You should be given clear information about your charges and how they are assessed.

Once a decision about the care to be provided has been made you should have a prompt assessment of your ability to pay, and be provided with written information about how much the charge is, how it has been calculated, and how to ask for a review if you think it is too much.

Charges, or any increase in charges, should not be made for the period **before** you receive notification of the charge.

#### **4.13 Reviews of charges**

You have the right under the legislation to ask for a review if you consider your charge is not reasonable for you to pay. You should be informed of your rights to a review. Many local authorities have set up appeals panels to deal with concerns about charges. If you are unhappy with the level of your charge you can also pursue the matter using the local authority's complaints procedure. All local authorities are required to have a complaints procedure in line with Government directions.

### **5. Charges for 'Supporting People' services**

You may receive housing related support services, such as visiting support to help you remain at home or the provision of a warden in a sheltered housing complex, in addition to any community care services provided by the local authority. Assistance with these costs comes from an integrated fund called Supporting People that is administered by the local authority. The local authority should assess eligibility for assistance with these costs based on the '*Fairer Charging...*' guidance for home care services.

### **6. Further Information**

#### **6.1 Sources of help**

As each local authority has its own charging policy you may find it helpful to firstly approach an advice organisation such as a local Age Concern or Citizens Advice Bureau.

The following national organisations may also be helpful:

**Association of Charity Officers (The)**, Five Ways, 57-59 Hatfield Road, Potters Bar, Hertfordshire EN6 1HS, tel: 01707 651777, website(s): [www.aco.uk.net](http://www.aco.uk.net) and [www.joblinks.org.uk](http://www.joblinks.org.uk) which is a searchable website of ACO members for individuals in need. Emails can be sent from both websites to the helpline. Over 200 member funds including some which run care homes for professional, commercial and occupational groups: The Occupational Benevolent Funds Alliance. If you need financial help from a charity fund contact the Association's Helpline on 01707 651777, giving details of your family background and career pattern. The Association can signpost enquirers to funds which might be able to help them.

**Carers UK**, 20/25 Glasshouse Yard, London EC1A 4JT, tel: 0808 808 7777 (free call), website: [www.carersuk.org](http://www.carersuk.org). General help and advice for all carers.

**Charity Search**, 25 Portview Road, Avonmouth, Bristol BS11 9LD or FREEPOST (BS6610), Avonmouth, Bristol BS11 9TW, tel: 0117 982 4060. A charity providing free advice for older people, to link them with established charities which may be able to help with funds. Does not give grants to individuals.

**Counsel & Care**, Twyman House, 16 Bonny Street, London NW1 9PG, tel: 0845 300 7585 (lo-call rate), website: [www.counselandcare.org.uk](http://www.counselandcare.org.uk). A charity which provides advice for older people, their families and professionals on community care and other issues.

**foundations, co-ordinating body for home improvement agencies (HIAs)**, Bleaklow House, Howard Town Mill, Glossop, Derbyshire SK13 8HT, tel: 01457 891909, website: [www.foundations.uk.com](http://www.foundations.uk.com). Home improvement agencies offer independent advice, information, support and practical assistance to older owner occupiers, amongst others, to repair and adapt their homes. To find out if there is an agency in your area contact the above address.

## 6.2 Further reading

*Disability Rights Handbook*. 32nd edition, 2007-2008. Price £20.00 (£14.00 for individuals receiving benefits) available from May 2007. For further information about the Handbook and other publications please phone: 020 7247 8776 or write to: Publications, Disability Alliance, Universal House, 88-94 Wentworth Street, London E1 7SA, website: [www.disabilityalliance.org](http://www.disabilityalliance.org). Contact Disability Alliance for details of annual membership for voluntary and other organisations. (Mail order service available).

*Paying for Care Handbook*, 5th edition. Price £18.50 (plus p&p from £3.99 depending on value of order). Available from CPAG, 94 White Lion Street, London N1 9PF, tel: 020 7837 7979, website: [www.cpag.org.uk](http://www.cpag.org.uk), email for book orders: [bookorders@cpag.org.uk](mailto:bookorders@cpag.org.uk).

*Fairer Charging Policies for Home Care and other non-residential Social Services* (the policy guidance). Available from the Department of Health website: [www.dh.gov.uk](http://www.dh.gov.uk). If you do not have access to the Internet your local library or Age Concern may be able to assist you.

## 7. Further information from Age Concern

Age Concern England's annual publication *Your Rights* gives more information about pensions, benefits and other kinds of financial help. It costs £5.99 and is available from Age Concern Books. To order, please telephone our hotline (9am-7pm Monday to Friday, 9am-5pm Saturday and Sunday): **0870 44 22 120** (national call rate), or visit our **website: [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop)** (secure online bookshop).

If ordering by post, please send a cheque or money order, payable to Age Concern England, for the appropriate amount plus p&p to Age Concern Books, Units 5 & 6, Industrial Estate, Brecon, Powys LD3 8LA.

**(Postage and packing:** mainland UK and Northern Ireland: £1.99 for the first book, 75p for each additional book up to a maximum of £7.50. Free on orders over £250. For customers ordering from outside the mainland UK & NI: credit card payments only; please telephone the hotline for international postage rates or **email: [sales@ageconcernbooks.co.uk](mailto:sales@ageconcernbooks.co.uk)**).

The following factsheets may be of use:

Factsheet 1	<i>Help with heating</i>
Factsheet 6	<i>Finding help at home</i>
Factsheet 10	<i>Local authority charging procedures in a care home</i>
Factsheet 13	<i>Older home owners: financial help with repairs and adaptations</i>
Factsheet 17	<i>Housing Benefit and Council Tax Benefit</i>
Factsheet 18	<i>A brief guide to money benefits</i>
Factsheet 21	<i>The Council Tax</i>
Factsheet 24	<i>Direct Payments from social services</i>
Factsheet 32	<i>Disability and ageing: your rights to social services</i>
Factsheet 33	<i>Crime prevention for older people</i>
Factsheet 34	<i>Attendance Allowance and Disability Living Allowance</i>
Factsheet 37	<i>Hospital discharge arrangements</i>
Factsheet 41	<i>Local authority assessments for community care services</i>
Factsheet 42	<i>Disability equipment and how to get it</i>

If you would like

- to find your nearest Age Concern
- any additional factsheets mentioned (up to a maximum of 5 will be sent free of charge)
- a full list of factsheets and/or a book catalogue
- to receive this information in large print

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. For people with hearing loss who have access to a textphone, calls can be made by Tynetalk, which relays conversations between text and voice via an operator.

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Age Concern provides factsheets free to older people, their families and people who work with them.

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No factsheet can ever be a complete guide to the law, which also changes from time to time.

Therefore please ensure that you have an up to date factsheet and that it clearly applies to your situation. Legal advice should always be taken if you are in doubt. (*Age Concern England does not give legal or financial advice*).

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