

What to do after a death in Scotland: social security supplement

A guide for people living in Scotland



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Introduction

When someone dies there are many decisions and arrangements to be made. Unfortunately these often have to be made at a time of personal distress. This supplement *What to do after a death in Scotland* gives extra information on help you can get from social security if a death occurs in Scotland.

Leaflet D49S *What to do after a death in Scotland: social security supplement* is available from Jobcentre Plus offices, Jobcentres, social security offices and local registration offices in Scotland.

For how to get other leaflets mentioned see pages 27–28.

What to do after a death in Scotland is available in Scotland from local registration offices, Citizens Advice Bureaux, Jobcentre Plus offices, Jobcentres, social security offices or from:

Scottish Executive Justice Department
Spur VI, Saughton House
Broomhouse Drive
Edinburgh EH1 3XD

If the death occurs in England or Wales you should get leaflet D49 *What to do after a death in England and Wales* from a register office, Jobcentre Plus office, Jobcentre or social security office.

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

Paying for the funeral

HELP FROM THE SOCIAL FUND

If you are having trouble paying for a funeral that you have to arrange, you may be able to get a Social Fund Funeral Payment to help you with the cost.

WHO CAN GET HELP

To qualify, you or your partner (spouse or someone you live with as if you are married to them) must be receiving one of these benefits or tax credits:

- ◆ Income Support
- ◆ income-based Jobseeker's Allowance
- ◆ Pension Credit
- ◆ Child Tax Credit at a rate higher than the family element and/or Working Tax Credit where there is a disability or severe disability element included in the award
- ◆ Housing Benefit
- ◆ Council Tax Benefit

and it must be reasonable for you to have taken responsibility for the funeral expenses.

This will usually mean you were the partner of the deceased. Or, if they had no partner, you were a close relative or close friend of the deceased. We would ask you about the circumstances of any parent, son or daughter of the deceased. We may also have to ask about the circumstances of the deceased's close relatives.

The deceased must have been ordinarily resident in the United Kingdom at the date of death, and the funeral must normally take place in the UK. However, in certain circumstances, a Funeral Payment may be made for a funeral which takes place elsewhere in the European Union (EU). The amount awarded will be restricted to the amount which could have been paid if the funeral had taken place in the area where the deceased had lived in the UK.

WHAT YOU CAN GET HELP WITH

A Funeral Payment will cover the costs of a simple, respectful, low cost funeral, normally within the UK. We will pay the charges of the burial authority or crematorium, certain necessary travel expenses and up to £700 for other funeral expenses. (You may not be entitled to a payment if expenses have been met by a pre-paid funeral plan.)

A Funeral Payment may be reduced in certain circumstances. In particular, the following will be deducted from an award:

- ◆ any assets of the deceased available to you or your partner
- ◆ any lump sum due on the death of the deceased for funeral costs
- ◆ any contribution for the funeral from a charity or relative (of both yourself and the deceased)
- ◆ any funeral grant where the deceased was a war pensioner.

GETTING A PAYMENT

If you get a Funeral Payment, it will have to be paid back from any estate of the deceased. The estate means any money, property and other things like insurance policies that the deceased owned. A house or personal possessions that are left to a widow or widower are not counted as part of the estate.

WHEN AND HOW TO CLAIM

You can claim a Funeral Payment from the date of death and up to 3 months after the date of the funeral. Funeral Payments are usually made by girocheque in the funeral director's name. We send you the girocheque to give to them. To claim contact your Jobcentre Plus office, Jobcentre or social security office (see page 10) for form SF200.

More information

See leaflet SB16 *A guide to the Social Fund*.

IF YOU CANNOT GET OTHER HELP

You may be able to get help from your local council or health authority.

WHEN A WAR PENSIONER DIES

If the person who died was a war pensioner you may be able to get help with the cost of a simple funeral if:

the war pensioner died from the disablement condition for which he or she was getting a war pension

- or** the war pensioner died in hospital while having treatment for that disablement condition
- or** the war pensioner was getting war pensioner's Constant Attendance Allowance at the time of his or her death
- or** the war pensioner was getting a War Disablement Pension assessed at 80 per cent or more and Unemployability Supplement at the time of his or her death.

You will not have to pay any of the money back from the estate of the person who died.

HOW TO CLAIM

Claims must be made within 3 months of the funeral.

To claim write without delay after the funeral to:

Veterans Agency

Norcross

Blackpool FY5 3WP

More information

See WPA Leaflet 1 *Notes about War Disablement and War Widow's Pensions* (see page 27) or phone the **Veterans Agency Helpline** on **0800 169 2277**. People with speech/hearing problems using text phones should dial: **0800 169 3458**.

Administering the deceased's estate

The person who deals with everything owned by the person who died is known as the **executor** if they are named as such in the will. If there is no will, or no executor is named, relatives should seek legal advice on appointing an **executor dative**. If the deceased got a social security benefit or pension, the executor should tell Social Security of the death as soon as possible.

ARREARS OF BENEFIT

As the executor, you can claim any arrears of social security benefits still owing to the deceased. The Secretary of State can also be asked to appoint someone to proceed with a claim made before death. There may be money due if the deceased was receiving or had recently claimed a benefit. Show the social security office the certificate of registration of death from the registrar and ask them for a form to apply for any arrears. The procedure is the same whether benefit is payable at the post office or to an account. Arrears may sometimes be paid without the need to claim.

Ask the Jobcentre Plus office, Jobcentre or social security office for more information, as soon as you can, if:

- ◆ the deceased was awaiting the outcome of an appeal against a decision about a social security benefit
- ◆ you think he or she may have been eligible for a social security benefit but did not claim it.

You may be able to act on behalf of the deceased and arrears of benefit may be payable to you.

DEBTS

Normally debts, including funeral expenses, are paid out of the deceased's estate. Relatives do not have to pay them out of their own income or savings. But if there is no estate to pay for the funeral, see under 'funeral' in *What to do after a death in Scotland*.

Before paying debts or sharing out the money and possessions the executor should wait 6 months to allow time for creditors (people the deceased owes money to) to claim payment from the estate.

One example of a claim which may arise is if Social Security find they have paid too much Income Support and ask for the overpayment back. If the estate has already been distributed, Social Security may claim it back from the executor or from the people who have been left money.

National Insurance owed at the date of death is also a debt of the estate. If this is not paid, it may affect the benefit of the surviving spouse.

Help for those who are left

A death in the family can cause money problems for those who are left. This may only be for a short time, while you wait for the administration of the deceased's estate to be completed, or you may need long-term help.

This section is about social security benefits that can help you when someone dies. Many Jobcentre Plus offices, Jobcentres and social security offices also have someone who can advise you.

GENERAL INFORMATION

The Government introduced a new system of bereavement benefits for men and women from 9 April 2001. Those getting Widow's Pension or Widowed Mother's Allowance will continue to get them for as long as they satisfy the existing entitlement conditions.

For general social security benefit information contact a Jobcentre Plus office, Jobcentre or social security office. For your nearest office look for the display advert under **Department for Work and Pensions** in the business numbers section of the phone book. Benefit rates are in leaflet GL23 *Social security benefit rates*, which you can get from a Jobcentre Plus office, Jobcentre, social security office, advice centre or post office.

For how to get any of the leaflets mentioned here, see page 27.

HELP FOR THE BEREAVED

If you are widowed there are different kinds of payments you can get. The benefit you get may depend on your age or the number of children you have living with you. The amount you can get is based on your husband's or wife's National Insurance (NI) contributions. Do not delay in making your claim or you may lose benefit. If you do not have enough to live on, see pages 21–26.

If you cannot get a full pension because of a shortfall in your husband's or wife's contributions, and they died because of an accident at work or an industrial disease, the DWP will treat your case as if your husband or wife had a full contribution record.

You may qualify for bereavement benefits and other related benefits if you have established, or can establish, a 'marriage by cohabitation with habit and repute' under Scots law. Such a marriage can be confirmed by a **decree of declarator of marriage** from the Court of Session. You may not need this declarator to get benefit if a social security decision maker decides the court would be likely to grant it. Ask your Jobcentre Plus office, Jobcentre or social security office for more information.

If you remarry

If you remarry or live with someone as husband and wife, you will not be able to go on getting bereavement benefits or widow's benefits.

BEREAVEMENT PAYMENT

If your husband or wife died on or after 9 April 2001 you may get a Bereavement Payment. This is a tax-free lump sum paid as soon as you are widowed if your husband or wife had paid enough NI contributions and one of the following applies:

your husband or wife was not entitled to CAT A state Retirement Pension when they died

or you were under state pension age when your husband or wife died.

Pensionable age will be equalised at 65 for both men and women from 6 April 2020. The change from the current state pension age of 60 for women to 65 will be phased in over a ten-year period from 2010 to 2020.

How to claim

You must claim within 3 months of your husband's or wife's death. For claims that relate to deaths that occur on or after 1 April 2003, the period for claiming Bereavement Payment has been extended to 12 months. For more information, contact your Jobcentre Plus office, Jobcentre or social security office.

Fill in the form BD8 which the registrar gave you and hand it to your Jobcentre Plus office, Jobcentre or social security office without delay. They will give you claim form BB1. If for any reason you do not have form BD8 from the registrar **do not delay** in making your claim.

More information

See leaflet GL14 *Widowed* and leaflet NP45 *A guide to Bereavement Benefits*. If you were already getting Retirement Pension when your husband or wife died see leaflet NP46 *A guide to State Retirement Pensions*.

BEREAVEMENT ALLOWANCE

You may be able to get Bereavement Allowance if you were aged 45 or over when your husband or wife died.

If you are entitled to Bereavement Allowance, the amount you can get depends on your age when your husband or wife died and their National Insurance contributions.

If you were aged 55 or over, you will get the full rate of Bereavement Allowance. If you were under 55, you will get less than the full amount.

Bereavement Allowance is payable from the date of bereavement for a maximum of 52 weeks. It will stop if you become entitled to State Retirement Pension before the end of the 52 weeks.

How much?

Bereavement Allowance cannot include any Additional Pension and is paid at the basic rate only.

How to claim

Bereavement Allowance is usually paid following a claim on form BB1. If for any reason you do not have form BD8 from the registrar **do not delay** in making your claim. Contact your Jobcentre Plus office, Jobcentre or social security office straightaway.

Time limits for claiming Bereavement Allowance remain at 3 months from the date of death.

More information

See leaflet GL14 *Widowed* and leaflet NP45 *A guide to Bereavement Benefits*.

WIDOWED PARENT'S ALLOWANCE

You may be able to get Widowed Parent's Allowance if:

your husband or wife died on or after 9 April 2001 and you have at least one child for whom you can get Child Benefit

or you are expecting a child by your late husband or as the result of artificial insemination or 'in vitro' fertilisation.

How much?

You will get a basic rate of Widowed Parent's Allowance and an Additional Pension based on your husband's or wife's earnings. Your basic rate of Widowed Parent's Allowance will depend on your husband or wife's National Insurance record.

How to claim

Widowed Parent's Allowance is usually paid following a claim on form BB1. If for any reason you do not have form BD8 from the registrar **do not delay** in making your claim. Contact your Jobcentre Plus office, Jobcentre or social security office straightaway.

Time limits for claiming Widowed Parent's Allowance remain at 3 months from the date of death.

More information

See leaflet GL14 *Widowed* and leaflet NP45 *A guide to Bereavement Benefits*.

MATERNITY BENEFITS

If you are pregnant you may be entitled to Statutory Maternity Pay (SMP) from your employer or Maternity Allowance from your Jobcentre Plus office, Jobcentre or social security office. You may be able to get a Sure Start Maternity Grant from the Social Fund.

How to get maternity benefits

To get SMP you must have been in the same employment without a break for at least 26 weeks up to and including the 15th week before the week your baby is due. You must be earning enough on average to be relevant for NI contributions (this is lower than the amount when you have to start **paying** NI contributions). Show your employers your maternity certificate MATB1.

If you cannot get SMP you may be able to get Maternity Allowance. To qualify you must have:

been employed or self-employed for at least 26 weeks in the 66 week period ending with the week before the week your baby is due

and earn at least £30 a week on average.

To claim get form MA1 from a Jobcentre Plus office, Jobcentre or social security office, maternity or child health clinic. If you are employed, your employer should give you form SMP1 to put with form MA1. You will also need to send in your maternity certificate MATB1.

If your claim for Maternity Allowance is not allowed, you will automatically be considered for Incapacity Benefit for the period beginning 6 weeks before your baby is due and ending 2 weeks after the birth.

You may be able to get a Sure Start Maternity Grant from the Social Fund if you are getting Income Support, income-based Jobseeker's Allowance, Pension Credit, Child Tax Credit at a rate higher than the family element and/or Working Tax Credit where there is a disability or severe disability element included in the award.

More information

Get leaflet BC1 *Babies and children* from a Jobcentre Plus office, Jobcentre or social security office, maternity or child health clinic. For more detailed information get leaflet NI17A *A guide to maternity benefits* from a Jobcentre Plus office, Jobcentre or social security office. The leaflet SB16 also provides more information about qualifying for Sure Start Maternity Grants.

RETIREMENT PENSION

If both you and your husband or wife were getting the basic state pension when they died, you may be able to use their NI contributions to get extra basic pension. If you were over state pension age when your husband or wife died, you may be able to get basic state pension based on your own or their NI contributions, or a combination of both, which is subject to an upper limit.

You may also be able to inherit all or some of your late spouse's additional pension. You may know this as State Earnings-Related Pension (SERPS) or State Second Pension. If you were both over state pension age when you were widowed, you can inherit SERPS straightaway. The amount you can inherit depends on the date your husband or wife reached state pension age and the date you were widowed. For more information, see leaflet SERPS L1 *Inheritance of SERPS – Important information for married people*.

A husband may also be entitled to a Bereavement Payment of £2000 where his wife was in receipt of a Category BL pension and satisfies the contribution conditions.

How to claim

Fill in the form with the certificate of registration of death which the registrar gave you and hand it to your Jobcentre Plus office, Jobcentre or social security office without delay. If for any reason you do not have form BD8 from the registrar **do not delay** in making your claim.

More information

See leaflet NP46 *A guide to State Pensions*.

INCAPACITY BENEFIT

If you cannot get Incapacity Benefit on your own NI contributions and you have been incapable of work for 52 weeks, you may qualify for long-term Incapacity Benefit on your late husband's or wife's contributions if:

you were incapable of work when Widowed Parent's Allowance ended

- or** if you were not entitled to an allowance, you were incapable of work when your husband or wife died
- and** you were not entitled to a Bereavement Allowance, or only got a reduced one, because you were under 55 when your husband or wife died, or when your Widowed Parent's Allowance ended.

You may also qualify if you are:

under 45 and not entitled to Widowed Parent's Allowance or have ceased to qualify for it

- and** you were incapable of work at the time of your husband's or wife's death.

Incapacity Benefit is normally replaced by Retirement Pension when you retire or reach state pension age.

How to claim

If you are an employee and cannot get Statutory Sick Pay get claim pack SSP1 from your employer. Everyone else should claim on form SC1 – get it from a doctor, hospital, Jobcentre Plus office, Jobcentre or social security office. Enclose a doctor's statement with your claim if you have been sick for more than 7 days.

More information

See leaflet IB202 *Incapacity Benefit – information for new customers*.

PNEUMOCONIOSIS (INCLUDING ASBESTOSIS), BYSSINOSIS AND MISCELLANEOUS DISEASES BENEFIT

If your husband or wife died as a result of pneumoconiosis, byssinosis or one of certain other diseases which they got from work before 5 July 1948, get leaflet DB1 from a Jobcentre Plus office, Jobcentre or social security office. The leaflet tells you how to claim.

More information

For more details of the Industrial Injuries scheme see leaflets *SD6 Ill or disabled because of a disease or deafness caused by work* and *SD7 Disabled because of an accident at work*. The diseases covered by the Industrial Injuries scheme are listed in leaflet *DB1 A guide to Industrial Injuries Scheme benefits*.

INDUSTRIAL INJURIES DISABLEMENT BENEFIT

If your husband or wife:

was disabled as a result of an industrial accident or industrial disease that occurred before their death

- and** was not getting Industrial Injuries Disablement Benefit you may be able to claim it now for a period before their death. Do not delay in making your claim or you may lose benefit.

For more details of the Industrial Injuries scheme see leaflets *SD6 Ill or disabled because of a disease or deafness caused by work* and *SD7 Disabled because of an accident at work*. The diseases covered by the Industrial Injuries scheme are listed in leaflet *DB1 A guide to Industrial Injuries Scheme Benefits*.

If you want to know more or want to make a claim, ask at your Jobcentre Plus office, Jobcentre or social security office straight away.

HELP FOR RELATIVES OF WAR PENSIONERS

WAR PENSIONS FOR WIDOWS

War Widow's Pension is paid if any of the following applies:

your husband's death was due to or hastened by his service in HM Armed Forces

- or** your husband's death resulted from a war injury or war risk injury as a merchant seaman
- or** your husband was getting a War Disablement Pension at the 80 per cent rate or higher and was getting Unemployability Supplement
- or** your husband's death was due to or hastened by his service with the Polish Forces under British command in the 1939–45 war, or with the Polish Resettlement Forces

or your husband was in receipt of Constant Attendance Allowance under the War Pension Scheme at the time of his death

or your husband was a Civil Defence Volunteer or a civilian and his death was due to or hastened by a war injury or war service injury sustained in the 1939–45 war.

How much you get depends on your age, your husband's rank in the Armed Forces and the number of children you have.

If your husband was getting war pensioner's Constant Attendance Allowance or Unemployability Supplement, you will get a temporary allowance for the first 26 weeks after his death, whatever the cause of his death. If you qualify for a social security bereavement benefit, your temporary allowance will be reduced each week to take back the money you have already had. The amount of money paid is normally more than a War Widow's Pension or bereavement benefit. After 26 weeks you may receive a War Widow's Pension or bereavement benefit.

How to claim

Contact:

Veterans Agency

Norcross

Blackpool FY5 3WP

or phone the **Veterans Agency Helpline** free on **0800 169 2277**.

More information

See WPA Leaflet 1 *Notes about War Disablement and War Widow's Pensions* and WPA Leaflet 9 *Rates of War Pensions and allowances* (see page 27). The War Pensioners' Welfare Service can help with various problems and will visit you at home. For your nearest office look in the display advert under **War Pensions Agency** in the business numbers section of the phone book or ask at a Jobcentre Plus office, Jobcentre or social security office.

Families of people who have served in the Armed Forces can also get advice from the Soldiers', Sailors' and Airmen's Families Association (SSAFA).

WAR PENSIONS FOR OTHER DEPENDANTS

In certain circumstances war pensions may also be paid to the children or widowers of someone who died as a result of service in the Armed Forces or as a result of injury as a merchant seaman in a war or as a civilian in the 1939–45 war.

How to claim and more information

See under ‘War pensions for widows’, page 17.

HELP FOR LONE PARENT FAMILIES

CHILD BENEFIT (LONE PARENT)

Child Benefit (Lone Parent) is a higher rate of Child Benefit for the only or eldest child of a person bringing up children on their own. From 6 July 1998 this is not available to new lone parents but in certain circumstances **you may still be able to receive it**.

If you were a lone parent getting a specified benefit since before 6 July 1998 and that benefit has now stopped, you may be entitled to Child Benefit (Lone Parent) **provided you claim within one month of coming off the specified benefit**.

The specified benefits are:

- ◆ Child’s Special Allowance
- ◆ Widowed Parent’s Allowance
- ◆ War Widow’s Pension
- ◆ Carer’s Allowance
- ◆ State Retirement Pension
- ◆ Unemployability Supplement paid with Industrial Injuries Disablement Benefit at the higher rate for a child (paid with Industrial Injuries Widow’s Pension).

Some lone parents coming off benefit to start work may also be able to claim Child Benefit (Lone Parent).

How to apply

Use the form in leaflet CH11 *Child Benefit for lone parents* which you can get from a Jobcentre Plus office, Jobcentre or social security office. Do not delay in making your claim or you may lose benefit.

More information

See leaflet CH11 *Child Benefit for lone parents*. Lone parent families on a low income may also be able to claim the benefits on pages 19–23.

HELP TO BRING UP SOMEONE ELSE'S CHILD

GUARDIAN'S ALLOWANCE

If you are bringing up someone else's child you may qualify for Guardian's Allowance. You must be entitled to Child Benefit for the child.

Normally both the child's parents must be dead but sometimes Guardian's Allowance may be paid if one parent is dead and the other cannot be traced or is serving a long prison sentence, or if the child's parents were divorced and the parent still alive was not awarded custody of the child. It may also be paid if the child's mother is dead and the father is not known.

How to claim

Claim at the same time as you apply for Child Benefit or as soon after this as possible. Fill in claim form BG1. If you have not already claimed Child Benefit you will also need the pack *Claiming Child Benefit*.

More information

See leaflet NI14 *Guardian's Allowance*.

NOT ENOUGH MONEY TO LIVE ON?

INCOME SUPPORT

Income Support is a social security benefit for people aged between 16 and 60 whose income is below a certain level.

You may be able to get Income Support if you are not expected to sign on as unemployed and you are, for instance:

incapable of work due to sickness or disability

or bringing up children on your own

or looking after a person who has a disability

or registered blind.

You cannot normally get Income Support if you are working on average for 16 hours or more a week or if you have a partner (spouse or someone you live with as if you are married to them) who works on average 24 or more hours a week. You can get Income Support on top of other benefits or on top of earnings from part-time work. You must not have over £8,000 in savings. Special rules apply if you live in a residential care home or nursing home.

How to claim

Contact your Jobcentre Plus office, Jobcentre or social security office for a claim form. Do not delay in making your claim or you may lose benefit.

More information

For more detailed information, see leaflet IS20 *A guide to Income Support*.

JOBSEEKER'S ALLOWANCE

If you are under state pension age, unemployed and looking for work you may be able to get Jobseeker's Allowance (JSA). You cannot normally get JSA if you are working on average for 16 or more hours a week or if you have a partner (a spouse or someone you live with as if you are married to them) who works on average for 24 or more hours a week.

If you have paid enough NI contributions you may be able to get contribution-based JSA for yourself for up to 6 months. If you are not entitled to contribution-based JSA, or it does not meet your needs, you may qualify for income-based JSA. You can get income-based JSA on top of some other benefits or on top of earnings from part-time work. You must not have over £8,000 in savings (£12,000 if you are aged 60 or over).

How to claim

Contact your Jobcentre for a claim form. Do not delay in making your claim or you may lose benefit.

More information

See leaflet JSAL5 *Jobseeker's Allowance – Helping you back to work*.

PENSION CREDIT

People aged 60 and over will be able to apply for Pension Credit.

Pension Credit tops up the weekly income of people aged 60 and over to a minimum level set by the government. This level is called the 'appropriate amount'. It means that you are guaranteed to get a certain level of income. We compare the amount you already have coming in each week with the appropriate amount. If your income is less than the appropriate amount, we make up the difference with a guarantee credit.

How to apply

Contact the Pension Credit Application Line on **0800 99 1234**.

More information

See leaflet PC1L *Pension Credit. Pick it up. It's yours*.

NEW TAX CREDITS

In April 2003, two new tax credits, Working Tax Credit and Child Tax Credit, were introduced to replace Working Families' Tax Credit, Disabled Person's Tax Credit and the Children's Tax Credit. Both of these new credits are administered by and claimed from the Inland Revenue.

WORKING TAX CREDIT

Working Tax Credit is a tax credit to top up the earnings of working people. It is intended to make work pay more than benefits.

Working Tax Credit can be claimed if you:

are aged 16 or over

work at least 16 hours a week

- and** are responsible for a child or young person or you have a disability which puts you at a disadvantage in getting a job
- or** are aged 50 or over and are returning to work after a 6-month period on qualifying out-of-work benefits.

If you do not have children or a disability that puts you at a disadvantage in getting a job and you are not aged 50 or over and are returning to work after a 6-month period on qualifying out-of-work benefits, you can also claim Working Tax Credit if you:

are aged 25 or over

- and** work at least 30 hours a week.

Working Tax Credit is available to self-employed people and employees.

CHILD TAX CREDIT

Child Tax Credit is a payment to support families with children. It can be claimed by those responsible for one or more child or young person.

Child Tax Credit:

- ◆ is paid in addition to Child Benefit
- ◆ can provide income for families with children, whether in or out of work
- ◆ is normally paid to the main carer.

How to claim

To find out more about Working Tax Credit and Child Tax Credit and to get the application form TC600, visit:

www.inlandrevenue.gov.uk/taxcredits. You can claim online too.

If you'd rather ring the Inland Revenue, call the Helpline on the following numbers:

England, Scotland and Wales **0845 300 3900**

Northern Ireland only **0845 603 2000**

Textphone for people with hearing or speech difficulties:

England, Scotland and Wales **0845 300 3909**

Northern Ireland only **0845 607 6078**

If you need help or a form in Welsh, please telephone
0845 302 1489

All lines open: 8am–8pm seven days a week (except Christmas Day, Boxing Day, New Year's Eve and Easter Sunday).

The Welsh language line is only open weekdays 8.30am to 5.00pm.

You can also claim by contacting your local Jobcentre, Jobcentre Plus or social security office.

HOUSING BENEFIT

You may be able to get help with your rent from your council. Even if you work or have savings, you can still get help. If you are aged under 60 and you have more than £16,000 in savings and investments, you will not be able to get Housing Benefit. If you are aged 60 or above and have more than £16,000 in savings, you may still get help if you receive Pension Credit. If you get Income Support, Jobseeker's Allowance or Pension Credit, you may be able to get help with other housing costs such as some of your mortgage interest, some maintenance or insurance or both. This will be included in your Income Support, Jobseeker's Allowance or Pension Credit entitlement.

How to claim

If you apply for Income Support, Jobseeker's Allowance or Pension Credit (see pages 21–22), the application forms will include a form to claim Housing Benefit. Otherwise contact your local council. For details of help towards other housing costs ask at your Jobcentre Plus, Jobcentre, Pension Service or social security office.

More information

See leaflet GL16 *Help with your rent*. You can get it from the council, Pension Service, Jobcentre Plus office, Jobcentre, social security office or an advice centre.

COUNCIL TAX BENEFIT

Most owner-occupiers or tenants, including joint tenants, have to pay council tax. There is one bill for each dwelling. If you are on a low income and find it hard to pay your full council tax, you may be able to get help from your local council, whether you are working or not.

Nearly all the rules which apply to Housing Benefit also 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 how much 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 could get.

You may get a **Second Adult Rebate** if someone over 18 on a low income lives with you but is not your partner and does not pay you rent. If you qualify for Council Tax Benefit and Second Adult Rebate, the council will award you the bigger amount of the two.

How to claim

If you apply for Income Support, Jobseeker's Allowance or Pension Credit (see pages 21–22), the application forms will include a form to claim Council Tax Benefit. Otherwise contact your local council.

More information

See leaflet GL17 *Help with your council tax*.

HELP WITH HEALTH COSTS

While you are getting:

- ◆ Income Support, or
- ◆ income-based Jobseeker's Allowance, or
- ◆ Working Tax Credit with Child Tax Credit, or
- ◆ Working Tax Credit with a disability element, or
- ◆ Child Tax Credit and are not eligible for Working Tax Credit

and your gross annual income for 2003 is £14,200 or less (this figure is shown on the front page of your tax credit award notice), or

- ◆ you are named on a Tax Credit NHS Exemption Certificate
- you can get help with health costs.

If not, you may be able to get help with health costs through the NHS Low Income Scheme.

You can get a claim form HC1 from Jobcentre Plus or social security offices.

For information about help with health costs phone the Advice Line on 0800 91 77 711.

TAX

You may have to pay tax on social security benefits. You can find out more from Inland Revenue leaflet IR45 *What to do about tax when someone dies*.

If you are in any doubt, you can ask any Tax Enquiry Centre, Tax Office or a Citizens Advice Bureau for free advice. (Tax offices are listed under **Inland Revenue** in the business numbers section of the phone book.) The Inland Revenue Internet site is: www.inlandrevenue.gov.uk

Leaflets and how to get them

The leaflets mentioned in this leaflet are all free. You can get social security leaflets and some others from your Jobcentre Plus office, Jobcentre or social security office (see page 10). Some leaflets are also in post offices.

You can also get leaflets on Housing Benefit and Council Tax Benefit from your council.

You can get more information from the DWP website. The address is **www.dwp.gov.uk**

To contact us by email see the *Contact Us* section of the website.

Community advisers who belong to an organisation that gives benefits information to the public can join the Department for Work and Pensions Publicity Register (DWPPR). The DWPPR gives advisers access to information from the DWP and its agencies. To join call the Hotline on **0845 602 4444** 9am-6pm Mon-Fri. Or fax **0870 241 2634**.

If you are abroad, write to:

DWP
International Pension Centre
Newcastle-upon-Tyne
NE98 1BA

The following **Department of Health** leaflets are available as shown:

HC11 *Are you entitled to help with health costs?* from Jobcentre Plus offices, Jobcentres, social security offices, main post offices, NHS hospitals, dentists, doctors, opticians and pharmacists; available from the address below in large print as HC11(LP)

HC12 *NHS charges and optical voucher values* from the same places as leaflet HC11

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

Department of Health
PO Box 777
London SE1 6XH
Fax: 01623 724524

Veterans Agency leaflets can be ordered from:

Customer Services Unit
Veterans Agency
Norcross
Blackpool FY5 3WP
Fax: 01253 332014

The Probate Helpline can offer advice on probate and Inheritance Tax matters. Contact them on 0845 30 20 900.

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