

	August 2005 Scotland
--	-------------------------

Key Points:

- | |
|--|
| <ul style="list-style-type: none">• New Factsheet for Scotland• Covers financial assistance available in Scotland |
|--|

Paying for care and support at home

This factsheet gives details of the help you can get to pay for care that you might need to enable you to stay in your own home. It briefly covers the financial assistance that is available for people who have disabilities and explains how social work departments decide how much you should pay for non-residential social services.

The law is different in England with free personal care having been introduced in Scotland from July 2002 for people over 65. Readers living in England can obtain a similar Factsheet 46, *Paying for care and support at home*, available by phoning 0800 00 99 66 (free call), from the website www.ageconcern.org.uk, or by writing to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

FS46s/05/08/01

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 Age Concern 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.

Those living in Northern Ireland may wish to contact: Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9032 5055 (charged at national rate) Monday to Friday 9.30am to 1pm, website: www.ageconcernni.org.

Scotland
August 2005

Contents

1. Social Security benefits.....	3
1.1 Attendance Allowance (AA).....	3
1.2 Disability Living Allowance (DLA)	3
1.3 Carer's Allowance.....	4
1.4 Pension Credit.....	4
2. Other benefits.....	5
3. Payments made for care costs.....	7
3.1 Direct Payments	7
3.2 Independent Living Fund (ILF)	9
4. Local authority charges.....	9
4.1 Services for which you should not be charged.....	9
4.2 Guidance on charging schemes.....	10
4.3 Charges against means-tested benefits	11
4.4 Charges against disability-related benefits.....	11
4.5 Disability-related expenditure	12
4.6 Income that cannot be taken into account	12
4.7 Savings and capital, and maximum charges.....	13
4.8 Partner's income or capital	13
4.9 Charging for carers' services.....	13
4.10 Benefits advice	13
4.11 Charges for respite care	14
4.12 Consultation and information	14
4.13 Reviews of charges	14
5. Charges for 'Supporting People' services.....	14
6. Further information	15
6.1 Sources of help	15
6.2 Further reading	16
7. Further information from Age Concern.....	17

1. Social Security benefits

You may be able to claim social security benefits to help meet the cost of any extra care and support 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 benefits in more detail (see Section 7).

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. For 2005-2006 the rates are £40.55 and £60.60 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 although there are special rules for people who are terminally ill.

Further information: leaflet *DS702* or claim pack *DS2* from local social security offices or ring 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, £16.05 and £42.30 per week for 2005-2006, 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, and

for 2005-2006 these are £16.05, £42.30 and £60.60 per week. The rules for the middle and higher rates are the same as for Attendance Allowance while 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: leaflet *DS704* or claim pack *DLA1* from your local social security office or ring 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 2005-2006 weekly rate for Carer's Allowance is £45.70. If you are earning more than £82 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 be included in the calculation of your entitlement to means-tested benefits (see below). An upper age limit of 65 for claiming this benefit was abolished in October 2002. Further information: Claim pack *DS700* from local social security offices or ring Benefit Enquiry Line as above; Carers Scotland (see section 6.1).

1.4 Pension Credit

Pension Credit has two parts - the guarantee credit, replacing 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 upper savings limit for Pension Credit claims. £6,000 will be ignored and any savings over that amount will be assumed to produce an income of £1 a week for every £500 (or part of £500). Like Income Support, the guarantee credit will top up your income to a set amount. The standard levels for single people are £109.45 and £167 for couples (the person who applies must be over 60 but their partner can be younger). These amounts can be higher for certain 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 £82.05 for a single person and £131.20 for a couple) and less than certain levels - usually £150.55 if single and £221 for couples. The maximum amount of savings credit which can be awarded is £16.44 for a single person and £21.51 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; so for more information see Age Concern's Factsheet 48, *Pension Credit* or contact the Scottish Helpline for OlderPeople (see section 7). If you are in doubt about your possible entitlement you 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. See section 7.

Help with heating and insulation

Grants for the installation of central heating are available from EAGA (see end of section), if you or your partner are 60 or over, a homeowner or tenant of a private landlord. If you are a private tenant you must have the landlord's permission for the works. If you are the tenant of a local authority or housing association, and you do not have central heating, you should contact your landlord for information about the scheme.

You qualify for this grant if you have no central heating, regardless of your income or savings. The grant covers:

- a central heating system;

- loft, tank and pipe insulation, cavity wall insulation and draught-proofing, in each case where appropriate;
- advice on how to use the system and energy advice;
- a carbon monoxide detector (except where the heating system is electric), a mains linked smoke detector and a cold alarm;
- an optional check of entitlement to state benefits.

If your home can be insulated then this work must be carried out. There are no retrospective grants, so you cannot claim for heating that has been installed. Other conditions are that your home must be self contained, that you have lived there for a year prior to applying for the grant, and intend to remain there for another year.

Following advice from an Eaga surveyor, and subject to cost, you can choose an approved central heating system of gas, electric, oil, or solid fuel. To apply for the grant you should phone EAGA on 0800 316 1653 (free call). See Factsheet 1, *Help with heating, for more details*

Help with repairs, improvements and adaptations

Grants for repairs and adaptations to properties in Scotland are available to owners and private tenants from local authorities. Details of these grants are set out in the Scottish Executive booklet 'Housing Grants' available from local authorities. The legislation governing the grant system is set out in *Part XIII of the Housing (Scotland) Act 1987 as amended by the Housing (Scotland) Act 2001*, which introduced the requirement for a test of resources on those receiving grant aid. Grants are, in the main, discretionary awards. There is a mandatory standard amenity improvement grant available to disabled people. A minimum grant of 50% of the total approved expense is available as of right to a disabled occupant for the provision of an additional standard amenity to meet their particular needs. Standard amenities are:

- a fixed bath or shower with a hot and cold water supply;
- a wash hand basin with a hot and cold water supply;
- a sink with a hot and cold water supply;
- a toilet.

If your house already has these amenities but they don't meet your needs, you may still get a grant. For example, if you have a toilet upstairs but cannot easily climb up the stairs, you can claim a grant to put in a ground

floor toilet. A discretionary improvement grant may also be available for the works and/or adaptations required to make the house suitable for the welfare, accommodation or employment of a disabled person. This grant is available at a rate of up to 100% of a maximum approved expense limit of £20,000. Although under no obligation to do so, some local authorities may give priority to such applications. If the cost of the works exceeds the set grant limit and the local authority considers there are extraordinary reasons for this, it can apply to the Scottish Executive for an increase in the grant limit. See Factsheet 13, *Older home owners: financial help with repairs and adaptations* for more details. (See section 7).

3. Payments made for care costs

3.1 Direct Payments

Direct payments are a way of giving you more control over the way your care needs are met. If you have been assessed by the social services work department as needing community care services to help you remain at home, you may be able to choose to receive cash from them. The payments are instead of having your services provided or arranged for you by social services work.

Direct payments could be used to make your own arrangements for your personal care, or instead of going to a day centre. You can choose to have some of your services provided or arranged by social work, and use a direct payment to arrange the rest for yourself. Services can also include equipment such as aids to help you get around or to assist you with daily activities in the home. Within certain constraints laid down by law, you can use the direct payment in the way you want to meet your needs.

However direct payments are only in lieu of services that **the social work department assess you as needing**. They cannot be offered to people who are assessed as not needing any services, or as a way of meeting needs that social work are not prepared to meet. Each local authority has devised its own 'eligibility criteria' to decide who can get services, which should be published. If you are refused a direct payment on the grounds that you would not be offered services, you can use the complaints procedure in the same way as anyone else refused services (see section 10).

Who can have a direct payment?

You can get direct payment if you are over 16 and are disabled by:

- physical or sensory impairment;
- learning difficulties;
- mental health;
- illness (eg HIV/AIDS or cancer, arthritis, a heart condition etc).

Direct payments can also be paid to:

- attorneys and guardians on behalf of a recipient;

In April 2005 it became a duty of local authorities to offer direct payments to all people over the age of 65 who are assessed as needing support due to infirmity and old age.

Direct Payments for carers

Carers do not have an entitlement to services or direct payments in their own right. However under the *Community Care and Health (Scotland) Act 2003* a carer who provides a 'substantial amount of care on a regular basis' is entitled to an assessment of need. The *Carers and Disabled Children Act*, which was implemented in April 2001, gives local authorities powers to give assistance to anyone who provides care to someone who might need community care services. The types of help that can be given will be very wide-ranging and not limited to community care services. For example, if the person cared for refuses to accept help from anyone but a relative, the local authority might provide the relative with help with housework so that they had free time to assist the person who needed help. Local authorities will also be able to give carers direct payments instead of providing services. Direct payments for carers will work in much the same way as other direct payments.

Carers wanting a direct payment will need to be assessed by local authorities in the same way as people who want a direct payment instead of a community care service. The only qualification for being assessed for a service or direct payment under this Act is that you must be providing regular and substantial care for someone who might need a community care service. You do not need to live in the same household as the person cared for, and they do not need to be actually receiving, or to have been assessed as needing a community care service.

Carers UK (see section 10) can provide further advice and information. A carer's assessment may be carried out separately, or combined with the assessment of the cared-for person. The local authority must take account of the results of a carer's assessment in making decisions about the services to be provided to the cared-for person. This duty is not affected by the possibility that the person may be offered direct payments instead of services. Carers Scotland (see Section 6) can provide more information on your rights as a carer.

Further information about your rights to services is in Factsheet 32s, *Disability and ageing: your rights to social services*.

A separate Age Concern Factsheet 24s, Direct Payments from Social Services, explains in detail about how to get direct payments, how use them to arrange services, and where to go for more help and information. See section 7.

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

Under the *Community Care and Health (Scotland) Act 2002* personal care at home is free for those who are 65 and over. Guidance suggests that local authorities should consider not charging for 'day care', aids and adaptations.

Charges cannot be made for criminal justice social work services, advice and information about services, and assessment of care needs. People with mental health problems who are subject to a Community care Order or a Supervision Order are exempt. Councils are encouraged to exempt anybody who is terminally ill from charges. You can get four weeks free

care, including help with shopping and housework following a stay in hospital, either overnight or after surgery as a day patient.

NHS services which a Community Health Partnership or GP arranges are free to the individual. These might include visits from a district nurse, or respite care in hospital.

4.2 Guidance on charging schemes

With the introduction of the *Community Care and Health (Scotland) Act 2002* there have been a number of significant changes to community care law. The major change, with effect from 1 July 2002, was the introduction of free personal and nursing care. Under the Act changes were made to charging procedures for personal care services at home and residents of care homes. The Act provides that aspects of personal care services are to be delivered free to people over 65 and living in their own homes that are assessed as needing them.

Personal Care

Guidance issued by the Scottish Executive states that **personal care** includes help with a variety of tasks such as: bathing, **personal** hygiene, dressing, getting in and out of bed, continence management, assistance with eating and special diets.

Personal care became a free service from 1 July 2002 to all people 65 and over. The National Health Service provides nursing care for those living at home free of charge.

Domestic Assistance

Domestic assistance includes tasks such as housework, shopping and making beds. Domestic assistance continues to be chargeable.

The *Community Care and Health (Scotland) Act* contains the power to regulate charging for domiciliary (home) care, if it considers this necessary, **although** currently guidance on charges for non-personal care services is issued by the Confederation of Scottish Local Authorities (CoSLA).

Guidance is informal, non-statutory advice and should not be taken as an authoritative statement or interpretation of the law. Each local authority is able to decide whether it wishes to charge for these services and, if so, how much. Charges can, and do, vary for similar services in different parts of Scotland.

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

Updated guidance from CoSLA recommends that a minimum threshold be used for people over 65 in calculating charges. The minimum threshold is 16.5% over the Guarantee Credit (currently £109.45 per week), once the costs of housing, council tax and supporting children, have been disregarded. The level of charge paid for services will be determined by local authorities. Guidance suggests selecting a percentage taper of the 'excess' income (income above the threshold of Guarantee Credit + 16.5%, at current rates GC = 109.45, plus 16.5% (18.05) = a threshold figure of 127.50).

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. CoSLA guidance recommends the threshold figures should be net of housing and council tax costs. Housing costs will include rent and mortgage interest payments. Costs for Council Tax should also be deducted. Councils may also wish to disregard other specific costs of living, for instance disability related expenditure.

4.4 Charges against disability-related benefits

CoSLA guidance reminds local authorities that there is no automatic exemption for those on benefits, with the exception of mobility component of the Disability Living Allowance. 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 (and this includes any services to help get you out of bed or put you to bed as these count as day time services), only the lower rate of your Attendance Allowance should be taken into account in your charge. Case law has established that, if you receive services during the night then it is possible for local authorities to include the whole amount in the assessment. **There may be local circumstances, where individual local authorities may exclude or disregard other sources of income to reflect local needs. Examples include disregarding war pensions and industrial disablement benefits.** In addition if a 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.

4.5 Disability-related expenditure

Local authorities are expected to have regard to any extra expenditure that may be incurred because of disability or frailty. 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 a task 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.

For instance, you may have help from a relative but you like to pay them something (either in money or buy presents from time to time to show that you appreciate their care).

Local authorities should have an amount that is considered normal for heating in the area where you live and for the 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 is difficult to prove you have extra costs if you have, for example, not put the heating on for fear of large bills, or you are not following a special diet because of the cost.

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. Other disregarded sources of income could include war pensions and industrial disablement benefits, although these decisions are at the discretion of local authorities. Income should be assessed net of housing and council tax costs. Guidance suggests that local authorities may wish to consider including in the disregard water and sewerage costs and household insurance premiums as other housing costs.

CoSLA guidance recommends the minimum threshold for charging as 16.5% over Guarantee Credit level (£ 127.50)

4.7 Savings and capital, and maximum charges

CoSLA guidance proposes that local authorities adopt capital rules similar to that applied in respect of pension credit, however, there should be no upper level at which people would be refused service, as provision of such services should always be based on need rather than ability to pay. Local authorities should ignore the first £6,000 of all your capital. Where capital exceeds £6,000, there would be a tariff income of each unit of £500 which you have in excess of the £6,000 figure. Guidance does not prevent local authorities from using a higher capital threshold should they wish.

Your capital total should not include the value of your home. Only available capital shall be taken into account. If your capital is earmarked for a specific item you should explain this and ask for it to be disregarded. Local authorities should not charge more than the full cost of supplying the service.

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.

4.8 Partner's income or capital

With the introduction of free personal and nursing care, only non-personal care will be charged for. CoSLA guidance recommends that both partners' income is assessed as both would benefit from domestic services provided to them.

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.

4.10 Benefits advice

As part of the *CoSLA* guidance local authorities are reminded they should be proactive in promoting benefit take up.

4.11 Charges for respite care

Periods of respite care arranged by the local authority can be provided in a number of ways and in a variety of settings. Charges depend on the type of care provided. Respite care at home or provided in a day centre can be charged for, but respite care in hospital is free of charge. Respite care provided in a care home for a period of less than 8 weeks can be charged at a rate the local authority considers reasonable, which can mean charging the full cost and carrying out a financial assessment, or charging a nominal amount. Where respite care is provided for a period in excess of eight weeks the local authority must charge the full rate for the accommodation, depending on your financial means. However, the value of your home is ignored, because respite care counts as a temporary stay. See Age Concern Factsheet 10s, *Local authority charging procedures for care homes*. 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

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. Public information, available in accessible formats, and community languages should be provided.

Charges, or any increase in charges, should not be made for the period **before** you received notification of your 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. Most local authorities have set up appeals panels to deal with concerns about charges but you should also have access via the complaints process to the complaints panel.

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. Previously such services were funded from a variety of sources, including Housing Benefit and Income Support, but since April 2003 such assistance comes from a new integrated fund administered by the local authority. If you receive this kind of service it should continue to be provided as before but there may be differences in the way that you are charged for your services. Existing service users should not be left worse off than they were under the previous system. People who were previously in receipt of Housing Benefit or, if homeowners, Income Support to cover the cost of support services should not be charged for Supporting People services. If you currently receive Housing Benefit you should not be charged. The local authority should assess the contributions of those who are charged using rules consistent with the CoSLA guidance.

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:

The Association of Charity Officers, Unicorn House, Station Close, Potters Bar, Hertfordshire EN6 3JW, tel: 01707 651 777, fax: 01707 660 477, email: info@aco.uk.net, website: www.aco.uk.net. 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 651 777, Monday to Friday, 10am to 4pm, giving details of your family background and career pattern. The Association can signpost enquirers to funds which might be able to help them.

Carers Scotland, 91 Mitchell Street, Glasgow G1 3LN, tel: (CarersLine): 0808 808 7777 (free call), tel: (Office) 0141 221 9141, fax: 0141 221 9141, website: www.carersonline.org.uk. Best time to telephone: CarersLine - Wednesday & Thursday 10am - 12noon & 2pm - 4pm, Office: Monday - Friday 9am - 5 pm. Carers Scotland (formerly Carers National Association Scotland) is a national carer-led organisation campaigning and working for all carers

Charity Search, 25 Portview Road, Avonmouth, Bristol BS11 9LD or FREEPOST (BS6610), Avonmouth, Bristol BS11 9TW, tel: 0117 982 4060.

(Weekdays, 10am to 4pm), fax: 0117 982 2846 (24 hours). 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 7583 (local call rate), Monday to Friday, 10am to 1pm. A charity which provides advice for older people, their families and professionals on community care and other issues.

Direct Payments Scotland, Direct Payments Scotland has been established, with funding from the Scottish Executive, to increase the uptake of direct payments throughout Scotland. Direct Payments Scotland can be contacted: *(Please note; these contact numbers will be current until December 2005)*

By Telephone: 0131 558 5200
By Fax: 0131 558 5201
By Textphone: 0131 558 5202
By Email: info@dpscotland.org.uk
Website: www.dpscotland.org.uk
By Post: 27 Beaverhall Road
Edinburgh
EH7 4JE

6.2 Further reading

Disability Rights Handbook, 30th edition, 2005-2006.

Also *Disability Rights* subscription (handbook plus three updating bulletins).

Further details including how to order: Disability Alliance, Universal House, 88- 94 Wentworth Street, London E1 7SA, tel: 020 7247 8776, fax: 020 7247 8765, email: office.da@dial.pipex.com, website: www.disabilityalliance.org.

Rights Advice Line: 020 7247 8763, Monday and Wednesday, 2pm to 4pm.

Contact the Disability Alliance for details of subscription costs for voluntary and other organisations. (Mail order service available).

Paying for Care Handbook, 4th edition. Price £16.95 (plus £3.30 postage and packing). Available from CPAG, 94 White Lion Street, London N1 9PF, website: www.cpag.org.uk.

Guidance and regulation referred to in this factsheet: **CIRCULAR NO: SWSG1/97 'Charging for Adult Non-Residential Care Sector'**
Available from <http://www.scotland.gov.uk/library/swsg/index-f/c172.htm>
Guidance on Charging Policies for Non-residential Care Services for Older People - COSLA, Roseberry House, 9 Haymarket Terrace, Edinburgh EH12 5XZ, tel: 0131 474 9200.

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. The 2005-2006 edition costs £5.99 and is available from Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh EH9 1PR tel; 0845 833 0200(local call rate). Postage and Packing £1.99, Monday - Friday 9am to 5pm.

The following factsheets may be of use:

Factsheet 1s	<i>Help with heating</i>
Factsheet 6	<i>Finding help at home</i>
Factsheet 10s	<i>Local authority charging procedures for care homes (including free personal care)</i>
Factsheet 13s	<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 24s	<i>Direct Payments from social services</i>
Factsheet 32s	<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 37s	<i>Hospital discharge arrangements and NHS continuing health care services</i>
Factsheet 41s	<i>Local authority assessments for community care services</i>
Factsheet 42s	<i>Disability equipment and how to get it</i>
Factsheet 46	<i>Paying for care and support at home</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
- further information or if you have questions arising from this factsheet
- to receive this information in a different format

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 Typetalk, which relays conversations between text and voice via an operator.

If you have questions arising from this factsheet, or it does not cover the information you require, please contact the *Scottish Helpline for Older People*, managed by Age Concern Scotland. They give information on wide variety of topics, and can be contacted on 0845 125 9732 (local call rate), or write to them at Scottish Helpline for Older people, Age Concern Scotland, Causewayside House, 160 Causewayside, Edinburgh EH9 1PR Find out more about Age Concern Scotland online at www.ageconcernscotland.org.uk, or Age Concern England at www.ageconcern.org.uk.

Age Concern's series of over 40 factsheets is available as a subscription service to those whose work involves older people; for details of this service please call us on 08705 00 99 66 (national call rate) and ask for our factsheet subscription leaflet.

This factsheet is based on one of the same title produced by the Information Unit, Communications & Marketing Division at Age Concern England and is adapted for Scottish use.

All rights reserved. This publication may be reproduced in whole or in part in unaltered form by Age Concern groups with due acknowledgement to Age Concern Scotland. No other reproduction in any form is permitted without written permission from Age Concern Scotland.

Age Concern Scotland, Causewayside House, 160 Causewayside,
Edinburgh EH9 1PR Registered Charity no. SC010100
AS FS46s/05/08/01