

Married Couples Allowance

If you're married and either you or your partner were born before 6 April 1935 you qualify to claim Married Couples Allowance. For information contact the **Inland Revenue** on **0845 070 3703**.

Carer's Allowance

If you are looking after a severely disabled person for at least 35 hours a week you could get Carer's Allowance. The disabled person must be entitled to Attendance Allowance, Disability Living Allowance (middle or higher rate) for personal care, or a Consultant Attendance Allowance if the person is receiving a War Disablement Pension. The average weekly payment for those who qualify is £53.10. However eligible carers on benefits get a Carers Premium which varies according to their income - for more information call the Job Centre Plus Benefit Enquiry Line on 0800 882 2000.

Winter Fuel Payment

A Winter Fuel Payment is an annual payment to help people aged 60 or over with the cost of heating during the winter. If you are aged 60 to 79 you are entitled to receive a Winter Fuel Payment of £250 per household. If you are 80 or over you are entitled to a Winter Fuel Payment of £400 per household. You should receive your payment automatically in time for Christmas. For more information call **0845 915 15 15**.

Cold Weather Payment

This provides extra help towards heating costs when there is a cold spell. If you are on Pension Credit or another income related

benefit, this could be for you. Payment is made automatically for those eligible when the weather is below 0° for a period of 7 consecutive days. For more information call the local **Pension Centre** on **0845 606 0265**.

Free Personal Care at Home

If you live at home and think you need personal care, you should ask the Social Work Department (01294 317700) to carry out a Care Needs Assessment. You will not have to pay for any personal care you are assessed as needing. The care would be provided by local authority staff or by an agency commissioned by them. You will still have to pay for non-personal care costs, such as meals on wheels, shopping etc. If you wish to organise your own personal care you should contact the **North Ayrshire Council Funding Independence Team** on **01294 324 720**.

Living in a Care Home

If you are aged 65 or over and require 24 hour care which has been assessed by North Ayrshire Council, you are entitled to assistance with care home costs. If you have assets of under £17,750 the council will top up your state benefits to a maximum cost of the nursing home of £540.10 per week. If your assets are between £17,750 to £22,500 you receive less towards the costs. If you have assets of over £22,500 you will receive £222 per week contribution towards your nursing home place, provided North Ayrshire Council have assessed you as needing this. If you have a spouse living in your family home, usually the value of the house is protected. To discuss your needs you should contact your local **Social Work Department** on **01294 317 700**.

Katy Clark MP
53 Main Street
Kilbirnie
North Ayrshire
KA25 7BX

Phone: 01505 684127
Fax: 01505 684349
E-mail: clarkk@parliament.uk
Website: www.katyclarkmp.org.uk



Help For Pensioners



Katy Clark
Member of Parliament
North Ayrshire and Arran

Dear Constituent,

There are a range of entitlements available to older people, many of which have recently been introduced. In this leaflet I have set out some of the main entitlements and how you can claim them.

I hope this is useful.

Best Wishes,

Katy

Pension Credit

This is for people aged 60 and over, and guarantees everyone aged 60 and over an income of £130 per week if you are single, or £198.45 per week for a couple. Pensioners over 65 who have savings may also be rewarded for having saved. People on Pension Credit may be entitled to free dental treatment as well as some other services. For more information call **0800 99 1234**.

Housing/Council Tax Benefit

Housing Benefit and Council Tax Benefit is available from your local council if you are on low income. You do not have to be getting any other benefits to qualify. If you live alone you can get a 25% discount on Council Tax. People with severe mental impairment are exempt from Council Tax.

Free Driving Licence

If you are aged 70 or over and due to renew your Driving License, you can renew for free. The DVLA will send you a renewal from when your old Licence is about to expire. For further information call **0870 240 0009**.

War Pensions Scheme

You may qualify if you have been injured or disabled as a result of your service in the armed forces - call the **Service Personnel and Veterans Agency** on **0800 169 2277**.

Veterans Badge

There is now a Veterans Badge for anyone who has served in the Armed Forces. To find out more call Katy's office on **01505 684127**.

Free Passport

This is available to all British citizens born before 02/09/1929. For information call **0870 521 0410**.

Free Bus Travel

If you are disabled or over 60 you can get free bus travel throughout Scotland with One Scotland Entitlement Card. People who live in the area covered by Strathclyde's Concessionary Travel Scheme can use their entitlement Card to obtain cheaper fares on First ScotRail trains and the Glasgow Subway, within the scheme's area. For details contact **Strathclyde Partnership for Transport** on **0141 333 3211**. For new applications call **0870 4288247**.

Senior Railcard

This is for people over 60 and costs £26 per year or £65 for three years, giving 1/3 off standard or 1st class travel, and other benefits—call **08457484950**.

Free TV Licence

You can receive this if you are aged 75 or over. For more information call the **TV Licensing Information Helpline** on **0845 602334**.

Contents Insurance North Ayrshire Council has a special arrangement with Royal & Sun Alliance which tenants over the age of 60 can use. It gives cover like flood damage and freezer contents etc. Forms are available in housing offices.

Free Prescriptions and Eye Tests

If you are 60 or over, you can get free NHS prescriptions and eye tests and you may be entitled to help with various other health-related costs including free NHS dental treatment, free wigs and free fabric supports. You may also get vouchers towards the cost of glasses or contact lenses and refunds of necessary travel costs to hospitals for NHS treatment (including check-ups). For information pick up the leaflet "HC11 Are you entitled to help with health costs?" at the post office or call the **Scottish Parliament Older People Helpline** on **0845 125 9732**.

Attendance Allowance

If you are 65 or over and need help with personal care, (washing, dressing, etc) you can apply for this benefit. Higher rate (day and night care) is £70.35 and lower rate (day care only) is £47.10. Call **0800 882 2000**

Energy Assistance Package

Phone Energy Savings Scotland at **0800 512012** for free advice. Anyone at risk of fuel poverty can get benefits and tax checks plus information on low energy tariffs. You may qualify for loft and cavity wall insulation if you are a homeowner or private tenant, if you or your partner are 70 years or over with no central heating, are aged 75 years or over, receive a qualifying benefit, are a local authority tenant or have a social landlord. Homeowners or private tenants may qualify for central heating and insulation if they are 60 or over and have never had central heating, are 75 or over and live in an energy inefficient home, or are 60 or over, live in an energy inefficient home and get a qualifying benefit such as attendance allowance, pension credit with a guarantee element, etc. Call **0800 512012** or visit <http://www.energyassistancepackage.com>