



## INCOME, BENEFITS AND MONEY

The table below shows contact details for Social Security benefit offices in Belfast. These offices can offer advice and information on benefits and what you may be entitled to. A home assessment may be carried out on request if you are unable to visit an office due to disability or illness. Advisors working within the Benefit Shop can also come out to groups to give talks on benefits on request (ask for the manager).

### SOCIAL SECURITY OFFICES

Office	Address	Telephone/email
Benefit Shop	Ground Floor, Castle Court, Royal Avenue, Belfast, BT1 1DF	Telephone: <b>028 9033 6958</b> Textphone: 028 9033 6206
Corporation Street Social Security Office	24-42 Corporation Street, Belfast, BT1 3DR	Telephone: <b>028 9025 1411</b> Fax: 028 9054 3316
Shankill Jobs and Benefits Office	15-25 Snugville Street, Belfast, BT13 1PP	Telephone: <b>028 9025 1456</b> Fax: 028 9054 3500
Falls Jobs and Benefits Office	19 Falls Road, Belfast, BT12 4PH	Telephone: <b>028 9054 2800</b> Fax: 028 9054 2750



Shaftesbury Square Jobs and Benefits Office	Conor Building, 107 Great Victoria Street, Belfast, BT2 7AG	Telephone: <b>028 9054 5500</b> Fax: 028 9054 5511
Andersonstown Social Security Office	35-37 Slieveban Drive, Belfast, BT11 8HL	Telephone: <b>0800 022 4250</b> Fax: 028 9030 6697
Knockbreda Jobs and Benefits Office	Upper Knockbreda Road, Belfast, BT8 6SX	Telephone: <b>028 9054 5600</b> Fax: 028 9054 5610
Hollywood Road Jobs and Benefits Office	106-108 Hollywood Road, Belfast, BT4 1JU	Telephone: <b>028 9052 8900</b> Fax: 028 9052 8905

All offices are open 9.00am-4.30pm Monday to Friday except Thursday 10.00am-4.30pm

## **BENEFITS AND GRANTS RELEVANT TO OLDER PEOPLE**

### **Pension**

For more information or queries relating to state pension telephone the Pension Service on: **0808 100 2658**

The Social Security Agency has developed 'a guide to benefits for people who are retiring or have retired'.

To obtain a copy of this leaflet contact your local Social Security Office/ Jobs and Benefits Office. The leaflet can also be downloaded from the DSD website. [www.dsdni.gov.uk/](http://www.dsdni.gov.uk/)



## **Pension Credit**

Pension Credit is a top-up to the basic pension providing a guaranteed level of income.

If you or your partner is **aged 65 or over**, you will probably get Pension Credit if the money you have coming in is less than £130.00 a week if you are single; or £198.45 a week if you have a partner. If this applies to you, you are likely to get Guarantee Credit. This will top up your weekly income to at least the levels shown above.

If you or your partner is **aged 65 or over** and you have saved some money towards your retirement, such as savings or a second pension, you may get extra Pension Credit. This is Savings Credit and could be up to: £20.40 a week if you are single; or £27.03 a week if you have a partner. You may still qualify for Pension/Savings Credit if your weekly income is higher and you are responsible for caring for someone, are severely disabled or have certain housing costs.

Phone the Pension Credit Helpline for more information on pension credit on **0845 601 8821**.

Textphone: **0800 232 1271**.

## **Attendance Allowance**

Attendance Allowance is paid if you need help looking after yourself. It is paid if you became ill or disabled on or after your 65th birthday. People under the age of 65 can claim Disability Living Allowance if they are ill or disabled for 6 months or over. Attendance Allowance is not taxable and



is not affected by the amount of savings you have. It is not usually affected either by other money you have coming in.

You need to complete an AA1 form which is available from your local Social Security or Jobs and Benefits office.

### **Community Care Grant**

Community Care Grants are non repayable payments for essential items. Grants are intended to promote Community Care by: helping you re-establish yourself in the community following institutional or residential care; helping you remain in the community rather than enter care; easing exceptional pressure on families; helping you set up home as a planned programme of resettlement; or helping with some travelling expenses. To apply for a Community Care Grant you must be receiving Pension Credit or Income Support.

Ask your local Social Security or Jobs and Benefits office for a SF300 form.

### **Budgeting Loan**

Budgeting loans are repayable, interest free loans for essential items such as: furniture and household equipment; clothing and footwear; rent in advance and/or removal expenses to secure new accommodation; improvement, maintenance and security of the home; travelling expenses; hire-purchase and other debt. To apply you must be receiving Pension Credit or Income Support.



Ask your local Social Security or Jobs and Benefits office for a SF500 form.

### **Funeral Payment**

A Funeral Payment is intended to help you pay for certain funeral costs if you are on a low income and you are responsible for arranging the funeral. It is recoverable from any money available from the deceased's estate. To apply you must be receiving Pension Credit, Housing Benefit or Income Support.

Ask your local Social Security or Jobs and Benefits office for a SF200 form.

### **Crisis Loan**

Crisis loans are repayable, interest free loans payable in emergency situations. The loan is for expenses in an emergency or as a consequence of a disaster and the loan must be the only means of preventing serious damage or serious risk to your health or safety or that of your family. You do not have to pay National Insurance contributions or be in receipt of benefits to qualify. If you are aged 16 or over and are without sufficient resources to meet an immediate short term need you may be eligible.

To apply you need to complete a SF400 or SF401 form which you can obtain from your local Social Security Office. Applications can also be made over the telephone on freephone **0800 028 8822**. Loan limit will depend on individual circumstances.



**For information on Winter Fuel Payments and Cold Weather Payment go to Heating your Home section.**

### **Housing Benefit/Rates Relief**

If you are a tenant or own your own home you may be entitled to Housing Benefit depending on your financial circumstances. The Northern Ireland Housing Executive (NIHE) assesses Housing Benefit claims for Housing Executive and housing association tenants and also private rented tenants.

If you have a query or wish to claim Housing Benefit and Rates Relief and are a Housing Executive, housing association tenant or private tenant, contact NIHE on **0344 892 0902**

For more details see the Housing Executive website at: [www.nihe.gov.uk/index/hb\\_home.htm](http://www.nihe.gov.uk/index/hb_home.htm)

### **Housing Benefit and Rates Relief for Owner Occupiers**

If you own your own home and want to get an application form for Housing Benefit and Rate Relief

Phone the Rates and Housing Benefit helpline on

**0300 200 7802**; or email [housingbenefit.rating@lpsni.gov.uk](mailto:housingbenefit.rating@lpsni.gov.uk)

You may be entitled to a reduction of 25% in your domestic rate bill if you are eligible for the Disabled Person's Allowance Scheme.



To find out about eligibility and to apply for the Disabled Person's Allowance Scheme, the person who pays rates on the property needs to fill in an application form. To get an application form:

- phone Land and Property Services on **0300 200 7802**; Textphone 18001101 or
- download an application from the following website: [www.lpsni.gov.uk](http://www.lpsni.gov.uk)

### **Lone Pensioner Rates Allowance**

If you are over 70, own your own home and live alone you may be eligible for the "Lone Pensioner Allowance", which is a new scheme introduced in April 2008 to give eligible pensioners a 20% discount on your rates. The scheme is NOT means tested so it does not depend on income or savings and in certain circumstances some people over 70 who do not live alone may still be eligible.

If you own your home and want to find out more, phone the Helpline number **0300 200 7802**  
Textphone 18001101

If you rent your home contact the Housing Executive on **0344 892 0902**

### **Disabled Facilities Grant**

The Disabled Facilities Grant available through NIHE for homeowners, landlords and private tenants, provides adaptation work to your home if you have a disability. This grant is only available if an Occupational Therapist (OT) recommends the adaptation. Speak to your GP if you are not



already under the care of an OT or contact the OT directly.

To get in contact with an Occupational Therapist (OT) contact one of the following numbers depending on where you live: South and East Belfast (and Castlereagh) - **028 9056 5565** North and West Belfast - **0845 606 6596**

### **Carers Allowance**

Carers Allowance is the main benefit for carers. It is intended to replace the income you might otherwise earn from a job if you were not caring.

For more information telephone Belfast Carers Centre on: **028 9073 0173**. Website: [www.carers-centre.org](http://www.carers-centre.org)

**The introduction of welfare reform in Northern Ireland will bring changes to benefits over the next couple of years. See pages 115-119 for sources of advice for when this change takes place.**



## MANAGING PERSONAL FINANCES

### Paying Bills

With the rising cost of living, it may be useful to have a budget plan, looking at income and outgoings on a weekly, monthly, quarterly and yearly basis, to ensure that you are able to budget and keep on top of bills.

- Make a list of all your sources of your household income and how much you get from each (e.g. wages; state pension/ pension credit; personal pensions; benefits/ allowances; other income)
- List your household expenses, these may include: rent/ mortgage; rates (if applicable); life insurance; buildings/ contents insurance; car insurance/tax/servicing (if applicable); TV rental/licence (if applicable); telephone (landline/mobile); electricity; gas/oil/solid fuel; clothing; food/housekeeping; home repairs; transport costs (petrol/diesel/public transport); entertainment; Christmas/holidays; saving policies; loans/repayments; other. For items that are paid quarterly, yearly, or ad hoc then calculate how much you would need to save each week or month to pay for these
- Budgeting – if most of your income is weekly then you may want to budget weekly. Where possible spread the cost of big bills over the year. To do this you may want to pay some bills by monthly direct debit or alternatively have a separate bank/post office/building society account that you can regularly put money into which will be used to pay for big yearly bills
- If your outgoings/expenses is greater than your income you may want to seek advice on how you could increase



your income, for example, are there allowances/benefits that you may be entitled to that you are not currently claiming for. See advice sources for a list of organisations that may be able to help.

**For information on various payment methods for electricity, oil and gas bills go to the Heating your Home section. (page 95)**

**For information on financial support for home repairs, and advice on insuring your home go to the Housing section. (page 70)**

### **TV Licencing**

If you are 75 or over you can apply for a free TV license. The free license will not be issued automatically - you still need to apply for it. If you are 74 you can apply for a special short term license that lasts until you are 75.

For more details call **0300 790 6131**

### **Opening a Bank Account/Setting up a Direct Debit**

To open a new bank account you will normally be asked for identification (including current valid passport or current driving licence; electrical voting card) and verification of your address (including one of the following: a utility bill issued within the last 6 months; current driving licence; credit card statement; rates bill issued within last 12 months; house/motor insurance certificate).



Once you have a current account, direct debits can be set up by filling out a direct debit form from your bank/building society. You will need to write to your bank/building society to cancel a direct debit. A number of organisations can help with either setting up a bank account or a direct debit (see income advice sources).

### **Dealing with Debt**

Debt can affect anyone. If you feel you are at risk of losing control of your financial affairs or already have then it is important that you deal with this immediately. There are a number of organisations that can provide advice on dealing with debt, including Citizen's Advice Bureau, Age NI and Independent Advice Centres (see income advice sources for their contact details).

### **Making a Will**

Writing a will enables you to plan what will happen to your money and possessions (your estate) after your death.

Age NI produces Will to Change, a publication containing information on a wide range of issues. Age NI also works in partnership with local solicitors who help to run free legal clinics for older people and offer advice with will writing services at a reduced rate.

To find out more or to request a copy of Will to Change, contact Age NI on **0808 808 7575**



## **Avoiding Scams**

Scams can be sent to you through the post, by email or over the phone. They all have one thing in common, and that is to make money by **TAKING YOUR MONEY!**

If you think you have been the victim of a scam, report it to the police immediately.

For further advice contact your local PSNI Crime Prevention Officer

Police Non-emergency Telephone: **0845 600 8000**

In an emergency call **999**

Crimestoppers Telephone: **0800 555111**

Further information and advice can also be found from the Office of Fair Trading on the following website: [www.oft.gov.uk](http://www.oft.gov.uk) or by ringing the Citizens Advice Consumer Helpline on **0845 454 0506**

## **PREPARING FOR RETIREMENT**

It is essential to plan ahead for retirement especially with regard to what finances you will have after you retire. Finances may include: pensions (state and private); investment policies and benefits you may be entitled to when you retire. If you feel the yearly income from the above will not be enough when you retire, you may consider putting more money aside each month to contribute to your retirement or carrying on working past the standard retirement age.



You may also consider getting advice from a financial advisor to help you make important financial decisions that will affect your future. The Financial Services Authority (UK) produces a wide range of material to help consumers make informed choices about financial products and services (<http://www.fsa.gov.uk/>).

You can also get advice from your local Citizens Advice Bureau.

### **Volunteering opportunities**

There are a wealth of volunteering opportunities available for those approaching retirement and beyond. These can help you to meet new people, help out with projects close to your heart or in your community, stay healthy and active as well as pursue some of the activities you never had a chance to before. Volunteering can fit in around your schedule at a time that suits you. The Unlocking Potential project focuses on helping more older people to experience the benefits of volunteering. This is managed by Volunteer Now.

For advice on any aspect of planning for retirement contact Age NI Advice & Advocacy Services, Monday to Friday, 9am to 4pm on Freephone **0808 808 7575**

For more details on the Unlocking Potential project and other volunteering opportunities call **028 9020 0580** or visit [www.volunteernow.co.uk](http://www.volunteernow.co.uk)



Information on planning for retirement can also be found on the following website: [www.laterlife.com/](http://www.laterlife.com/) (Laterlife.com is a website specifically designed to provide older people with the latest news, information on many aspects relevant to later life)

### ADVICE SOURCES

#### **Citizens Advice Bureau (CAB)**

Citizens Advice provide advice and information on a wide range of topics such as benefits employment; tax; debt; health; housing; education; consumer affairs; travel; communications; discrimination; civil rights; immigration; and the legal system. They can also help with form filling and represent clients in court and at tribunals. For more information visit their website: [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk) or contact one of the CAB offices listed on the next page.

<b>CAB Offices</b>	<b>Address</b>	<b>Telephone</b>
Suffolk and Andersonstown	208 Andersonstown Road, Belfast, BT11 9EB	Telephone: <b>028 9030 1916</b>
Shankill	268 Shankill Road Belfast, BT13 2BL	Telephone: <b>028 9026 1970</b>
Falls	8 Springfield Road, Belfast, BT12 7AG	Telephone: <b>028 9034 7780</b>
East Belfast	The Arches Centre 1a Westminster Ave North, Belfast, BT4 1NS	Telephone: <b>028 9050 3000</b> (general) Telephone: <b>028 9022 3747</b> (appointments)



Central Belfast	Merrion Business Centre, 58 Howard Street, Belfast, BT1 6PJ	Telephone: <b>028 9050 3000</b> Telephone: <b>028 9050 3000</b>
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### **Benefit Enquiry Line**

The Benefit Enquiry Line provides general information and advice on the full range of benefits. It will help you with assessing eligibility for benefits and completion of benefit forms.

Benefit Enquiry Line Freephone: **0800 220 674**;  
Minicom: 0800 243 787

### **Consumer Council**

The Consumer Council have a home budget planner that can help you budget for bills and plan for occasions like holidays and Christmas. It is available in English, Polish and Portuguese. The Consumer Council also have a “Consumer Advice Handbook”.

The budget planner and the Consumer Advice Handbook can be downloaded from their website: [www.consumerCouncil.org.uk](http://www.consumerCouncil.org.uk) (under publications) or Telephone: **028 9067 2488**

### **Advice NI**

Advice NI is a membership organisation which provides support for independent advice organisations/centres around Northern Ireland to delivery high quality advice



services. Advice NI also provides advice to the general public and have trained advisors who can help with enquiries on a range of matters including: social security, housing, debt, consumer and employment issues.

For more information contact Advice NI on **028 9064 5919** or visit the following website: [www.adviceni.net](http://www.adviceni.net)

### **Age NI Advice & Advocacy Services**

Age NI provides an advocacy services for people experiencing difficulties negotiating the health and social care system; accessing appropriate levels of community care; dealing with issues relating to residential and nursing care. The charity's advice and advocacy services also provide direct access to advice, information and practical support on a wide range of issues including welfare benefits, community care, housing and health.

Contact Age NI Advice & Advocacy Services, Monday to Friday, 9am to 4pm on Freephone **0808 808 7575**

### **Belfast Carers Centre**

Belfast Carers Centre is an independent organisation providing support to Carers including providing help with claiming benefits.

For more information telephone **028 9073 0173**  
Website: [www.carerscentre.org](http://www.carerscentre.org)



### **North Belfast Senior Citizens Forum (NBSCF)**

North Belfast Senior Citizens Forum (NBSCF) provides an outreach benefits advice service for older people.

For more information Telephone: **028 9074 9944**

### **Post Offices**

State Pensions are now paid by direct payment into an account of your choice. Post offices can give you advice on the type of accounts that will allow you to continue withdrawing your cash, free of charge, at any post office branch. Post offices can offer a number of other services/products, as well as dealing with letters and parcels, these include: savings; post office accounts; credit cards; insurance; broadband and phone top up cards; gift vouchers (that can be used in outlets nationwide); and car tax and licences (driving and fishing).

For more information visit your local post office or alternatively look on the following website: [www.postoffice.co.uk](http://www.postoffice.co.uk).

### **A2B: Access to Benefits for Older People**

This is an online benefit calculator for older people supported by Citizen's Advice (Northern Ireland).

For more information go to the following website: [www.a2b.org.uk](http://www.a2b.org.uk) or telephone: **028 9075 4070**



### **NICVA: Grant Tracker for Groups**

Grant Tracker helps the voluntary and community sector including older people's groups fundraise by providing information on all the funding sources available. The cost to subscribe is from £100 which allows you access information on over 1000 funding schemes. NICVA also provide free fundraising news on a daily basis and provide guidance on fundraising.

For more information telephone **028 9087 7777**

On visit their website: [www.grant-tracker.org](http://www.grant-tracker.org)

### **Volunteer Now**

Volunteer Now regularly produce information on funding opportunities for older peoples groups in North and West Belfast.

If you would like to be placed on the mailing list to receive a copy of this free information sheet contact Volunteer Now on **028 9023 2020**