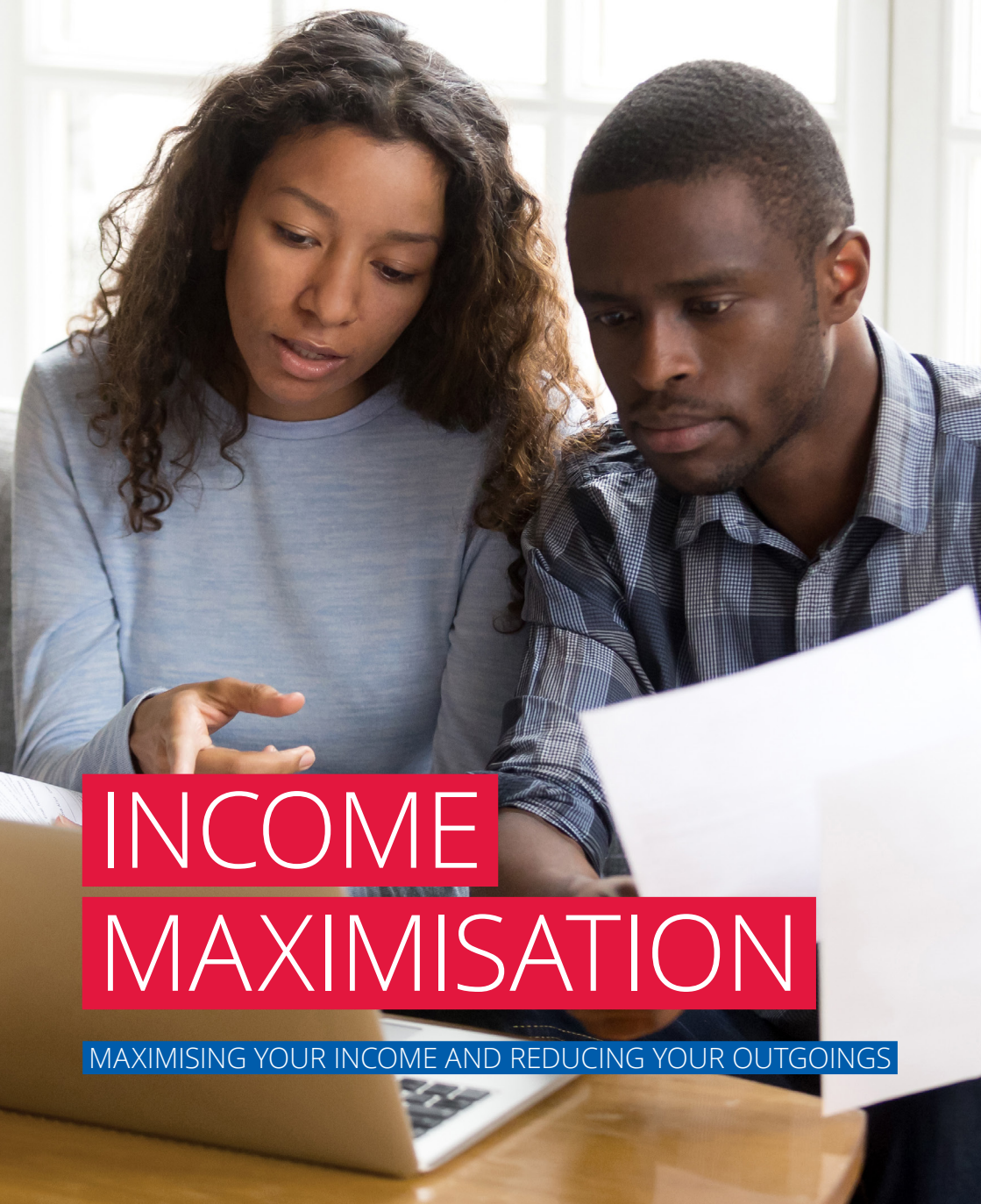




**Royal Air Force
Benevolent Fund**

**SUPPORTING SERVING AND
FORMER MEMBERS OF THE
RAF AND THEIR FAMILIES**



INCOME

MAXIMISATION

MAXIMISING YOUR INCOME AND REDUCING YOUR OUTGOINGS

This booklet provides tips and guidance on how to maximise your income by reducing your expenditure and making sure you're claiming the correct entitlements and discounts.

The information in this booklet is regularly reviewed and was last updated in October 2020. To check for any changes, please go to: **rafbf.org/advice**

If you'd like to check your entitlement to welfare benefits, please use the benefits calculator on our website:

rafbf.org/benefitscalculator

If you have difficulty in doing this, please contact one of our Benefits Advisers on **0800 169 2942**.

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COUNCIL TAX

If you're struggling to pay your council tax, you can ask your council to spread the payments over 12 months instead of the usual 10. This will reduce the amount you pay each month.

COUNCIL TAX REDUCTION

Each council has its own rules for Council Tax Reduction which helps people on low incomes with paying their council tax. To apply for Council Tax Reduction, contact your local council benefits department.

COUNCIL TAX DISCOUNTS

Council tax is based on the assumption that at least two people live in your home.

- People who live alone qualify for a 25% reduction in their council tax bill
- If no one is seen to be living in your home you will qualify for a 50% reduction.

- Some people, such as children under 18 years, students, some carers who meet certain conditions and people who are severely mentally impaired (for example, someone with dementia), are not included when the council works out how much council tax you have to pay. This means your council tax will be calculated as if they do not live there.

NORTHERN IRELAND

The above doesn't apply to Northern Ireland. Instead, people on a low income may get help with their rates through the rate relief scheme. For further information contact the Land & Property Services if you own and occupy your home or the Northern Ireland Housing Executive if you rent your home.

DISABILITY REDUCTION SCHEME

You may be able to pay less council tax under the Disability Reduction Scheme if your home has had work carried out on it to help you or someone else living there with a disability. For example, widening of doors to allow wheelchair access or installing a wet room.

If you think you may qualify for a discount or reduction in your council tax you should contact your local council to make an application.

HELP WITH FUEL COSTS (GAS OR ELECTRICITY)

Energy suppliers constantly change their rates so it's worth regularly checking you're getting the best deal. There are many sites available to make it easy to compare including:

- www.moneysupermarket.com/gas-and-electricity or call **0800 1777 019**
- www.uswitch.com/gas-electricity or call **0800 049 9722**

WINTER FUEL PAYMENTS

You will qualify for a Winter Fuel Payment of between £100-£300 if you were born before 5 October 1954, provided you lived in the UK for one day during the week of 21-27 September 2020. Most payments are made automatically but if you have not received a payment before, you should contact the Winter Fuel Payment Centre on **0800 7310 160** to make sure you get the payment.

WARM HOME DISCOUNT

You could get £140 off your electricity bill through the Warm Home Discount scheme if you're on a low income or in receipt of certain means-tested benefits such as Pension Credit. Contact your energy provider to check if they're part of this scheme and for further information.

COLD WEATHER PAYMENTS

You will qualify for a Cold Weather Payment of £25 a week if you're in receipt of certain means-tested benefits and the weather in your local area falls to/is forecast 0 degrees Celsius or below for seven consecutive days. If you don't receive your payment automatically you should contact the office that pays your benefit to enquire further.

GETTING HELP FROM YOUR ENERGY SUPPLIER

Your energy supplier may offer you a grant to make improvements to heating your home. The Affordable Warmth

Obligation could include insulation, a replacement boiler or other upgrades to your heating.

You will need to be on a low income and in receipt of certain benefits such as:

- Universal Credit
- Child or Working Tax Credit
- Guarantee Pension Credit (you won't be eligible if you only receive Savings Pension Credit)
- Income-related Jobseekers Allowance
- Income-related Employment and Support Allowance (ESA).

You can get help with improvements if you own your home or live in privately rented housing or social housing. If you rent you must have the owner's permission to do the work.

Contact the Energy Saving Advice Service to find out if you're eligible for help and for details on how to apply. They can also advise you on schemes run by other energy suppliers, not just your own. For more information visit: www.energysavingtrust.org.uk

HELP WITH WATER CHARGES

If you're struggling to pay your water bill, you can ask your water supplier to spread the costs over 12 months instead of the usual 10. This will reduce the amount you pay each month.

If you're in receipt of certain benefits, you can ask your benefit provider to deduct an amount to pay directly to your water provider to cover your water charges.

Depending on the size of your household you may be better off having a metered bill.

ENGLAND AND WALES

You can calculate whether you're likely to save money by switching to a water meter using: www.ccwater.org.uk/watermetercalculator

SCOTLAND

You can calculate whether you're likely to save money by switching to a water meter using: www.scottishwater.co.uk/your-home/water-usage-calculator-page Please note in Scotland water meters are not fitted for free.

WATERSURE SCHEME

Watersure Schemes are available to those in receipt of certain benefits (for example income-based JSA/ESA, Universal Credit, Pension Credit, Housing Benefit or Tax Credits) and who have a high essential use of water due to a medical condition or, because three or more school-age children live in the home. Contact your water provider for further information.

HELP WITH TV LICENCE

You will be eligible for a free TV licence if you or your partner/spouse are aged 75 or over and in receipt of Pension Credit. Contact TV Licensing on **0300 790 6117** for further information and to request a free TV licence.

If you're unsure whether you're eligible for Pension Credit, please contact our Benefits Advisers on **0800 169 2942** who can check.

DOWNSIZE OR 'RENT-A-ROOM'

If your home has become too big for you, for example if family members have moved out, you could consider downsizing to a smaller house or flat. Living in a smaller home should reduce the amount you spend on household costs such as fuel to heat your home, water charges and council tax.

Alternatively, the rent-a-room scheme is an optional scheme open to owner-occupiers or tenants who let out furnished accommodation to a lodger in

their main home. It allows you to earn up to £7,500 a year tax-free, or £3,750 if you're letting jointly.

You don't have to be a homeowner to take advantage of the scheme. If you're renting, you can also lease out a room to a lodger, as long as your own lease allows you to do so.

You can find further information on the rent-a-room scheme at: www.gov.uk/rent-a-room-in-your-home/the-rent-a-room-scheme

HELP WITH CAR TAX

VEHICLE TAX EXEMPTION

You will be exempt from paying vehicle tax if you receive:

- Higher rate Mobility component of Disability Living Allowance (DLA)
- Enhanced rate Mobility component of Personal Independence Payment (PIP)
- War Pensioner's Mobility Supplement
- Armed Forces Independence Payment (AFIP).

The vehicle must be registered in the disabled person's or

nominated driver's name. It must only be used for the disabled person's personal needs. It can't be used by the nominated driver for their own personal use.

VEHICLE TAX REDUCTION

You can get a 50% reduction in vehicle tax if you receive the standard rate Mobility component of PIP.

If you qualify for an exemption or reduction in vehicle tax you should contact the DVLA on **0300 7906 802**.





HELP WITH BUS TRAVEL

REACHING 60 OR STATE PENSION AGE

You can get free bus travel when you turn 60 if you live in Wales, Scotland or Northern Ireland or when you reach State Pension Age if you live in England.

You can find out when you will get free bus travel at: www.gov.uk/state-pension-age/y

DISABLED PERSON'S BUS PASS

If you have a disability or health condition, you may qualify for a free bus pass or concessions on bus travel.

You can apply for a bus pass here: www.gov.uk/apply-for-disabled-bus-pass or by contacting your local council.

HELP WITH TRAIN TRAVEL

DISABLED PERSONS RAILCARD

If you have a disability that makes travelling by train difficult you might qualify for the Disabled Persons Railcard.

The Railcard gives you – and one adult travelling with you – one third off most rail fares throughout Great Britain.

You may qualify for a Disabled Persons Railcard if you have a visual impairment, a hearing impairment, epilepsy, or are in receipt of one of the following:

- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA) at either:
 - the higher or lower rate for the mobility component, or
 - the higher or middle rate for the care component
- Attendance Allowance or Severe Disablement Allowance
- War Pensioner's Mobility Supplement
- War or Service Disablement Pension for 80% or more disability

You may also be eligible if you buy or lease a vehicle through the Motability scheme.

The Disabled Persons Railcard costs £20 for one year or £54 for three years.

You can apply for a disabled persons railcard at: www.disabledpersons-railcard.co.uk or by contacting **0345 605 0525**.

VETERANS RAILCARD

You'll be eligible for a Veterans Railcard providing you have served for at least one day or more in Her Majesty's Armed Forces (Regular or Reserve). The card will save Veterans one third off most rail travel. You can also nominate a companion to get one third off when travelling with you. If you're travelling with up to four children, they are entitled to 60% off their journeys.

You can apply for a Veterans Railcard at: www.veterans-railcard.co.uk or by contacting **0345 301 1656**.

HELP WITH HEALTH COSTS

If you're in receipt of certain benefits or have a low income you may qualify for help with NHS costs including:

- Free prescriptions
- Free dental treatment
- Free NHS eye tests and vouchers to help pay for glasses or contact lenses
- Reimbursement of fares to hospital for treatment for you or your child (and fares for a companion where reasonable).

If you're aged 60 and over, you can get free prescriptions and NHS eye tests regardless of your income.

If you don't qualify for free NHS benefits, you can get a Prepayment Certificate to reduce the cost of regular prescriptions. You can request a claim form and get more information by calling the NHS Low Income Scheme helpline on **0300 330 1343** or visit: www.nhs.uk/NHSEngland/Healthcosts



TAX CODES AND BANK ACCOUNTS

TAX CODES

If you're being taxed on your income it's worth checking your tax code to make sure you're being taxed at the correct rate. Most people are taxed using the code 1250L.

If you have more than one job or are of pension age, you may have a different tax code. For more information go to: www.gov.uk/tax-codes or contact HMRC on **0300 200 3300**.

PACKAGED BANK ACCOUNT FEES

You may be paying a monthly fee to your bank account provider for things which you do not need such as travel insurance, vehicle breakdown cover or mobile insurance.

Or you may be paying a fee to more than one bank provider or have taken out separate insurances with independent insurance providers, so paying out more than once for the same cover. If you're paying for a packaged account which is of no use to you, you should contact your bank and ask to switch to a fee-free account.



CHILD MAINTENANCE

Both parents are legally responsible for the costs of bringing up their children. If you have children from a previous relationship and you are the main day-to-day carer, you may be able to claim child maintenance from their other parent.

The income you receive from child maintenance will not affect any means-tested benefits you receive. But it's a good idea to make sure benefit

providers are aware of any child maintenance income to avoid confusion.

For specialist advice on child maintenance and your options, contact:

- Child Maintenance Options
0800 083 4375
www.cmoptions.org
- Gingerbread Single Parent helpline
0808 802 0925
www.gingerbread.org.uk

MANAGING DEBTS

If you're struggling to repay your debts or have fallen into arrears, you should contact a debt charity which will be able to offer tailored advice and practical solutions to help you manage your financial affairs.

You can contact a national debt charity such as:

- StepChange **0800 138 1111**
www.stepchange.org
- National Debtline
0808 808 4000
www.nationaldebtline.org
- Money Advice Service
0800 138 7777
www.moneyadviceservice.org.uk/en

Or you can get in touch with your local Citizens Advice which will be able to advise you of your options:

- England **0344 411 1444**
- Wales **0344 477 2020**
- Northern Ireland
0800 028 1881
- Scotland **0800 028 1456**



If you would like further advice on any of the topics raised in this leaflet, please contact the RAF Benevolent Fund on **0800 169 2942** and ask to speak with a Benefits Adviser.

We provide a range of support for serving and former RAF personnel. To find out more about how the RAF Benevolent Fund can help you, please visit: **rafbf.org**

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Find out more and get in touch today:

FREE CALL
0800 169 2942
rafbf.org/advice

