



**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 April 2024. To check for any changes, please go to [rafbf.org/advice](https://www.rafbf.org/advice).

If you have difficulty in doing this, please contact one of our Welfare Navigators on **0300 102 1919**.

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# HM ARMED FORCES VETERANS CARD

All veterans can apply for a Veterans ID card irrespective of when they left the Armed Forces.

The Veterans ID Card is a way to prove that you served in the UK Armed Forces. The card can make it quicker and easier to apply for support as a veteran. It is free to apply. You can apply online at [gov.uk/veteran-card](https://gov.uk/veteran-card) or you can request a form by calling Veterans UK Helpline on 0808 1914 218 or email [veterans-uk@mod.gov.uk](mailto:veterans-uk@mod.gov.uk)

The new Veteran ID card:

- Provides a memento of service and signifies your belonging to the Armed Forces community
- Allows you to easily verify your service to the NHS, your local authority and military charities

- Can be used to **get a Defence Discount Service Card** to claim discounts in over 12,000 restaurants and shops, on the high street and online
- Is an easy way to verify your service to **get a Veterans Railcard**, entitling you to up to a third off most rail travel in England, Scotland and Wales
- Allows access to specific offers during special events. For example, free travel on public transport to and from remembrance events on the weekend of Remembrance Sunday
- May be useful when accessing other services and government initiatives available to veterans.

# COST OF LIVING SUPPORT

The government has set out additional financial support for those in receipt of certain benefits. You can qualify for

one Cost of Living Payment or all three. Payment is made automatically provided you meet the eligibility criteria.

## LOCAL COUNCIL COST OF LIVING SUPPORT SCHEMES

You may be able to get help with essential living costs from your local council. This is sometimes known as 'the Household Support Fund'. Please note this scheme is due to end on 30 September 2024. This could help if you're struggling to afford things such as:

- energy and water bills
- food
- essential items

Your council may also offer food vouchers during the school holidays. It is therefore worth contacting your council to see if there is additional support you could access if needed.

## DISCRETIONARY ASSISTANCE FUND (DAF)

### Wales

The DAF provides two types of grants to people who live in Wales that you will not have to pay back.

#### 1) Emergency Assistance Payment (EAP)

A grant to help pay for essential costs, such as food,

gas, electricity, clothing or emergency travel, if you:

- are experiencing extreme financial hardship
- have lost your job
- have applied for benefits and are waiting for your first payment

#### 2) Individual Assistance Payment (IAP)

A grant to help you or someone you care for live independently in their home or a property that you or they are moving into.

You can use an IAP to pay for a fridge, cooker or washing machine and other 'white goods' or home furniture such as beds, sofas and chairs.

For further detail and how to apply please visit [gov.wales/discretionary-assistance-fund-daf](https://gov.wales/discretionary-assistance-fund-daf)

## HELP WITH RENT

#### Discretionary Housing Payment (DHP)

A DHP is an extra payment you may receive at the discretion of your local council which can help towards housing costs. You can only apply for a DHP if you receive:

- Housing Benefit; or
- The housing element of Universal Credit

It is for people who are struggling to meet their rent where their benefits do not cover all of their rent. For example, because your Local Housing Allowance is less than your rent in privately rented accommodation or your Housing benefit or Universal Credit is reduced due to 'the bedroom tax' or the Benefit Cap or a non-dependant deduction is being made.

## 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 to reduce the monthly amount you pay.

### COUNCIL TAX REDUCTION

Each council has its own rules for Council Tax Reduction (sometimes called Council Tax Support) which helps people on low incomes with paying their council tax. To apply, contact

Your local authority will decide whether to award a DHP, how much to award and for how long.

The amount you get could cover all or part of your shortfall in rent or the costs of taking up a tenancy.

You should ask your local council how to make a claim. They may accept claims in writing, over the telephone or online.

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 your home or the Northern Ireland Housing Executive if you rent.

### 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)

With rising energy costs it is beneficial to check for the latest advice on reducing your bills. Visit [ofgem.gov.uk](https://www.ofgem.gov.uk).

### WINTER FUEL PAYMENTS

**England, Wales and Northern Ireland**

If you were born before 22 September 1958 and receive a means tested benefit, such as Pension Credit or Universal Credit, you're likely to qualify for a winter fuel payment of up to £300 in winter 2024–2025. This is as long as you were living in the

UK during the qualifying week. The qualifying week is the week beginning from the third Monday in September. This payment should be automatic if you have received it before or you receive other government benefits. Otherwise please call the Winter Fuel Payment helpline on **0800 731 0160**.

### **PENSION AGE WINTER HEATING PAYMENT (PAWHP)**

#### **Scotland**

PAWHP will provide an annual payment to pensioner households from winter 2024 to help with heating costs in winter. The eligibility criteria is expected to be the same as for Winter Fuel Payments detailed above. At the time of writing, details of what the payment will be are yet to be released.

### **WARM HOME DISCOUNT**

You could get £150 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. Your energy supplier should now receive details of eligible customers directly from

the government and apply the discount automatically to your bill. Please contact your energy supplier to check they are part of the scheme or if you do not receive the discount automatically.

### **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 at 0 degrees Celsius or below for seven consecutive days between 1 November and 31 March. If you don't receive your payment automatically you should contact the office that pays your benefit to enquire further.

### **WINTER HEATING PAYMENT**

#### **Scotland**

Winter Heating Payment has replaced Cold Weather Payments in Scotland.

An annual payment of £58.75 (2024/2025 rate), with first payments made from February 2024, is paid to anyone in receipt of Pension Credit during the qualifying week.

You may qualify for winter heating payment if you receive any of the following during the qualifying week in 2024 (this is expected to be 16–22 September 2024):

- Universal Credit
- Income Support
- Income based Jobseeker's Allowance
- Income Related Employment Support Allowance
- Mortgage Interest Support

The above listed benefits need to include any of the following:

- limited capability for work or work and work-related activity element
- work-related or support group element of ESA
- disabled child element
- a child under 5
- disability or severe disability premium
- pensioner premium
- disability element of Child Tax Credit.

You can find further information on winter heating payment here: [mygov.scot/winter-heating-payment](https://mygov.scot/winter-heating-payment)

### **CHILD WINTER HEATING ASSISTANCE**

An annual payment of £251.50 (2024/2025 rate), paid to all families with a severely disabled child aged under 19 who is in receipt of one of the following benefits during the qualifying week which is 16–22 September 2024:

- high-rate care component of Child Disability Payment (CDP) or Disability Living Allowance (DLA), or
- enhanced rate of the daily living component of Adult Disability Payment (ADP) or Personal Independence Payment (PIP).

You can find further information on Child Winter Heating Assistance here: [mygov.scot/child-winter-heating-assistance](https://mygov.scot/child-winter-heating-assistance).

### **GETTING HELP FROM YOUR ENERGY SUPPLIER**

Your energy supplier may offer you a grant to make improvements to heating your home. You can also get further energy saving tips at [simpleenergyadvice.org.uk](https://simpleenergyadvice.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 at [ccwater.org.uk](http://ccwater.org.uk).

## INTERNET AND MOBILE PHONE TARIFFS

If you have increased costs for internet access through your broadband or mobile phone provider you may be able to access social tariffs if you are on a low income.

### SCOTLAND

In Scotland go to [scottishwater.co.uk/Your-Home/Your-Charges/Water-Meters](http://scottishwater.co.uk/Your-Home/Your-Charges/Water-Meters). Please note, in Scotland water meters are not fitted for free.

### WATERSURE SCHEME

Watersure Schemes are available to those in receipt of certain benefits 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 Welfare Navigators on **0300 102 1919** who can advise further.

If you are a resident of a residential care home, supported housing or sheltered accommodation you may be able to benefit from a concessionary TV licence of £7.50 per year. Speak to your home manager to see if your accommodation qualifies.

You can read more about both schemes at [tvlicensing.co.uk](http://tvlicensing.co.uk).

## 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 [gov.uk/rent-room-in-your-home/the-rent-a-room-scheme](http://gov.uk/rent-room-in-your-home/the-rent-a-room-scheme).



## MOTABILITY SCHEME

The Motability Scheme helps disabled people get mobile by exchanging their mobility allowance to lease a car, scooter, powered wheelchair or Wheelchair Accessible Vehicle. To be eligible to join the Scheme, you need to receive one of the following mobility allowances and must have at least 12 months' award length of your allowance remaining.

- Enhanced Rate Mobility Component of Personal Independence Payment
  - Higher Rate Mobility Component of Disability Living Allowance
  - Enhanced Rate Mobility Component of Adult Disability Payment (ADP)
  - Higher Rate Mobility Component of Child Disability Payment (CDP)
  - War Pensioners' Mobility Supplement (WPMS)
  - Armed Forces Independence Payment (AFIP)
- For more information go to [motability.co.uk](https://www.motability.co.uk).

## BLUE BADGE SCHEME

If you have mobility difficulties, you may be eligible for a Blue Badge for disabled parking. This currently costs £10 per year in England and Northern Ireland, £20 per year in Scotland and is free in Wales.

Contact your Local Authority for eligibility criteria and how to apply.

You can read more at [gov.uk/apply-blue-badge](https://www.gov.uk/apply-blue-badge).

## 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 Pensioners' Mobility Supplement
- Armed Forces Independence Payment (AFIP)
- Enhanced rate Mobility component Adult Disability Payment (ADP)
- Higher rate Mobility component Child Disability Payment (CDP).

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 or the standard rate Mobility component of the Adult Disability Payment (ADP).

If you qualify for an exemption or reduction in vehicle tax you claim this when you apply and can do so at a Post Office. You can also contact DVLA on **0300 790 6802**.

## HELP WITH BUS TRAVEL

### REACHING 60 OR STATE PENSION AGE

You can get free bus travel if you're over 60 in London, Wales, Scotland or Northern Ireland. For the rest of England you need to be State Pension Age.

You can find out when you will get free bus travel at [gov.uk/apply-for-elderly-person-bus-pass](https://www.gov.uk/apply-for-elderly-person-bus-pass).

### 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 at [gov.uk/apply-for-disabled-bus-pass](https://www.gov.uk/apply-for-disabled-bus-pass) or by contacting your local council.

## NORTHERN IRELAND TRAVEL CONCESSIONS

### ALL IRELAND FREE TRAVEL SCHEME FOR SENIOR CITIZENS

Senior citizens are eligible for a Senior SmartPass for free travel on public transport throughout Ireland from:

- age 66 for residents in the Republic of Ireland
- age 65 for residents in Northern Ireland.

There are other concessionary fares schemes in Northern Ireland including for those:

- Over 60
- In receipt of a War Disablement Pension or Guaranteed Income Payment (GIP)
- Persons registered blind.

Please visit [nidirect.gov.uk/information-and-services/bus-and-coach-travel/free-bus-travel-and-concessions](https://nidirect.gov.uk/information-and-services/bus-and-coach-travel/free-bus-travel-and-concessions) for further information and to apply for a SmartPass.

## 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) or Adult Disability Payment (ADP)
- Disability Living Allowance (DLA) or Child Disability Payment (CDP) 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 Pensioners' 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 [disabledpersons-railcard.co.uk](https://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 His 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. The Veterans Railcard costs £30 for one year or £70 for three years.

You can apply for a Veterans Railcard at [veterans-railcard.co.uk](https://www.veterans-railcard.co.uk) or by contacting **0808 191 4218**.



## 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 visiting [nhs.uk/nhs-services/help-with-health-costs](https://www.nhs.uk/nhs-services/help-with-health-costs).



## 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 1257L.

If you have more than one job, or are of pension age, you may have a different tax code. For more information go to [gov.uk/tax-codes](https://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.

To get advice on the best bank accounts available go to [moneyhelper.org.uk](https://www.moneyhelper.org.uk) or call **0800 011 3797**.



## 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 Service  
**0800 171 2345**  
[gov.uk/child-maintenance-service](https://www.gov.uk/child-maintenance-service)
- Gingerbread Single Parent helpline  
**0808 802 0925**  
[gingerbread.org.uk](https://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:

- PayPlan **0800 316 1833**  
[payplan.com](https://www.payplan.com)
- National Debtline  
**0808 808 4000**  
[nationaldebtline.org](https://www.nationaldebtline.org)

- Money Helper  
**0800 011 3797**  
[moneyhelper.org.uk](https://www.moneyhelper.org.uk)

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

- Debt helpline (England):  
**0800 240 4420**
- Advicelink (Wales):  
**0800 702 2020**
- CA Scotland: **0800 028 1456**
- Advice NI: **0800 915 4604**



If you would like further advice on any of the topics raised in this leaflet, please contact the RAF Benevolent Fund on **0300 102 1919**.

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:

**CALL 0300 102 1919**  
[rafbf.org/advice](https://rafbf.org/advice)

