

## About form CF411

You should fill in form CF411 if you are looking after someone and want to protect your basic State Pension.

## What is Home Responsibilities Protection?

Home Responsibilities Protection (HRP) has been available for full tax years from 6 April 1978 and:

- applies to both men and women
- can count towards your spouse or civil partner's entitlement to bereavement benefits
- helps protect your basic State Pension position if you
  - do not work at all, or
  - work but do not earn enough in a tax year to make the year count for State Pension purposes, and
  - were awarded Child Benefit for a child under age 16, or
  - care for a sick or disabled person at home and you are not getting carer's allowance for the same period, or
  - are a registered foster carer for tax years from 6 April 2003
- from 6 April 2002 may earn you extra pension through State Second Pension.

## Can you get HRP?

You may be able to get HRP if you:

- **Get Child Benefit for a child under age 16.**
  - If you are the person who has been awarded Child Benefit, which means having your name first on any letters you receive about it, you should automatically get HRP and do not need to fill in the application form.
  - If the Child Benefit is not in your name now, you will not be able to get HRP. However if you reach State Pension age on or after 6 April 2008 please see 'Safeguarding entitlement to HRP' on page 2.
  - If you are part of a couple, you should consider jointly who should apply for Child Benefit to make sure that the person who needs their basic State Pension protecting most will get HRP. As HRP can only be awarded for complete tax years, you should think carefully about when to change. However if you reach State Pension age on or after 6 April 2008, please see 'Safeguarding entitlement to HRP' on page 2.
  - As entitlement to HRP depends on the payment of benefit, any present award of HRP cannot be transferred from one person to another retrospectively, if you reach State Pension age before 6 April 2008.
- **Receive Income Support because you are looking after a sick or disabled adult or child and do not have to be available for work.**

If you have received Income Support throughout the tax year you will get HRP automatically and do not need to fill in the application form.

- **Are looking after someone for at least 35 hours a week, who is getting:**

- Attendance Allowance
  - Constant Attendance Allowance,
  - Disability Living Allowance at the middle or highest rate care component
- for at least 48 weeks of the year (52 weeks before 6 April 1994).

- **Are a registered foster carer - for tax years from 6 April 2003 only.**

You must be a registered foster carer for the whole of the tax year (6 April to 5 April). To confirm entitlement you must provide a letter of confirmation, which you can get from the local authority or fostering agency you are registered with. HRP awarded to foster carers will not count towards entitlement to State Second Pension.

- **If you have been covered by one or a combination of the above conditions, you may be able to get HRP and should fill in the application form CF411.**

You will not need to claim HRP if you were getting carer's allowance for the same period.

If you receive Child Benefit for a child over six years of age who has a long term illness or disability, you may need to claim HRP as a carer, to make sure that as well as protecting your basic State Pension you are also building up entitlement to State Second Pension. To get State Second Pension for a child over age six we need to know about your extra caring responsibilities.

From 6 April 2002 if Child Benefit is awarded on the first Monday of the tax year, you will be entitled to HRP for that year.

For example: Child born 4 April 2002  
Child Benefit awarded from 8 April 2002  
(first Monday in the tax year)  
HRP entitlement begins from 6 April 2002.

## How HRP works

If you reach State Pension age before 6 April 2010, when working out your basic State Pension, the number of years you get HRP is taken away from the number of qualifying years you need to calculate your pension. However for a full basic State Pension, HRP cannot reduce the number of qualifying years below 20.

However if you reach State Pension age on or after 6 April 2010, please read 'Important information' on pages 2 and 3.

## State Second Pension

From 6 April 2002, if you qualify for HRP because you:

- get Child Benefit for a child under six, or
- are looking after a sick or disabled person (including a child over six)

you will also build up additional State Pension through State Second Pension.

You will get your additional State Pension at the same time you receive your basic State Pension.

## Time limits

For periods of caring up to 5 April 2002 claims to HRP can continue to be made at any time up to State Pension age. For periods of caring after 6 April 2002 claims must be made within three years of the end of the tax year in which the caring took place. This rule does not apply if you are awarded HRP automatically for Child Benefit or Income Support as a carer or you are a registered foster carer.

## Married women and widows

If you are a married woman or a widow and have the right to pay reduced rate contributions as an employee or not to pay Class 2 contributions when self-employed, you do not qualify for HRP for any tax year where the reduced rate election is in force for the whole of the year.

If you want to cancel your reduced rate election please complete form:

- CF9 *Married Woman's application for a certificate of reduced liability or to reduce liability*, or
- CF9A *Widow's application for a certificate of reduced liability or to reduce liability*.

You can get these forms from your local HMRC office.

Or go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

## Voluntary contributions

Even if you can get HRP, you may get a higher rate of basic State Pension if you pay Class 3 voluntary contributions. Please read CA5603 *Voluntary National Insurance contributions*. Which you can get from your local HMRC Office. Or go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

A pension forecast can help you decide if it is worth paying.

Please note if you reach State Pension age on or after 6 April 2010 you will not be able to receive a forecast of any type from The Pension Service until autumn 2008. This is because the IT systems that are used to produce the forecasts are being updated to take account of the changes introduced by the Pensions Act 2007. For further information on this, please go to [www.thepensionsservice.gov.uk](http://www.thepensionsservice.gov.uk)

## Safeguarding entitlement to HRP

Child Benefit is sometimes claimed by the member of a couple who was in paid employment rather than the person who was staying at home to care for the child. New legislation allows the transfer of credits between parents (or other person with responsibility for a child).

When the person, who claims and is awarded Child Benefit already has a qualifying year on their National Insurance account during the period of HRP, their spouse, partner or civil partner can apply to have HRP put on their own National Insurance account.

There are certain conditions that need to be met to enable the HRP to be transferred. These are:

- you reach State Pension age on or after the 6 April 2008, or in the case of a bereavement benefit claim your spouse or civil partner dies on or after that date
- the Child Benefit claimant cannot themselves benefit from HRP because their earnings were equal to or above the qualifying earnings factor for that year
- you were residing with the Child Benefit claimant for the relevant period and you were sharing the care for a child under 16.
- you would have been able to get Child Benefit if your spouse, partner or civil partner had not made a claim for it.

## Important information

The Pensions Act 2007, which became law on 26 July 2007, makes changes to the United Kingdom basic State Pensions system. In the main these changes will only affect you if you reach State Pension age on or after 6 April 2010.

### Key changes to basic State Pension

Basic State Pension is the retirement income you can claim once you have reached State Pension age providing you have paid or have been treated as having paid sufficient National Insurance contributions, or received credits during your working life.

Key changes to basic State Pension include:

- reducing to 30 the number of qualifying years needed for a full basic State Pension for people who will reach State Pension age on or after 6 April 2010
- any number of qualifying years will give entitlement to at least some basic State Pension. This can be achieved through paid or credited National Insurance contributions
- replacing the system of HRP with a new weekly National Insurance credit for those caring for children up to the age of 12 and for those who spend at least 20 hours a week caring for severely disabled people
- converting past years of HRP into years of credits
- increasing basic State Pension in line with earnings, rather than prices. This means the basic State Pension will rise more quickly each year than it does now. This change will happen from 2012 at the earliest and by the end of the next Parliament at the latest. It will also apply to people currently getting their State Pension or who reach State Pension age before 6 April 2010.

For further information on the Pensions Act 2007, go to the Pension Service website at [www.thepensionsservice.gov.uk](http://www.thepensionsservice.gov.uk)

You may wish to note that the Pensions Act 2007 changes only apply to basic State Pension. They do not apply to the current rules regarding certain bereavement benefits.

If you would like general information regarding bereavement benefit, please visit the Jobcentre Plus website at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

Alternatively, for specific information regarding bereavement benefits, please visit your local Jobcentre Plus office, or phone them. You will find their phone number in The Phone Book under Benefits Agency, Jobcentre Plus or Social Security.

If you think there should be any period(s) of HRP on your National Insurance account or any period(s) are missing please let us know as soon as possible. We may be able to convert them to qualifying year(s) for State Pension purposes during the HRP conversion exercise that is due to be carried out in 2009.

If you retire on or after 6 April 2010, one of the key changes in the Pensions Act 2007 concerns HRP. The new rules make changes to HRP for men and women reaching State Pension age on or after 6 April 2010. An exercise is due to be carried out in the autumn of 2009 to convert past periods of HRP into credits which will give qualifying year(s) for basic State Pension. If you have any years which do not already count towards basic State Pension but do count for HRP, you may be due additional qualifying years towards your State Pension. This only applies for complete tax years up to 5 April 2010. You do not have to do anything, we will check your National Insurance account automatically.

Please note, if you have a married woman's reduced rate election you do not qualify for HRP for any tax year where the election is in force for the whole of the year. You will not receive any credits for any such year during the HRP conversion exercise.

## Additional information

In most cases entitlement to HRP is dependent on the payment of benefit. If you have any additional evidence (copies of correspondence or written evidence of entitlement to a benefit) that you can provide to support your application these should be sent with your application form.

## Further information

If you need further information or advice about your HRP application please contact:

HM Revenue & Customs  
National Insurance Contributions Office  
Individuals Caseworker  
Benton Park View  
Newcastle upon Tyne  
NE98 1ZZ

Telephone: **0845 302 1479**

Textphone: **0845 915 3296**

Opening times Monday to Friday 08.00 to 17.00.

If you want to know more about protecting your basic State Pension or earning additional State Pension through State Second Pension, you can get leaflet PM9 *State Pensions for carers and parents - Your Guide* from your local DWP office or visit the DWP website at [www.dwp.gov.uk](http://www.dwp.gov.uk)

If you reach State Pension age before 6 April 2010 you can also apply for a pension forecast:

- online at [www.pensionsservice.gov.uk](http://www.pensionsservice.gov.uk)
- by phone on **0845 3000 168**,
- by textphone on **0845 3000 169**.

However if you reach State Pension age on or after 6 April 2010, please read 'Important information' on pages 2 and 3.

## How we use your information

HM Revenue & Customs is a Data Controller under the Data Protection Act 1998. We hold information for the purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:

- check the accuracy of information
- prevent or detect crime
- protect public funds.

We may check information we receive about you with what is already in our records. This can include information provided by you, as well as by others, such as other government departments or agencies and overseas tax and customs authorities. We will not give information to anyone outside HM Revenue & Customs unless the law permits us to do so. For more information go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk)