

Introduction

These guidance notes give you information to help you decide if you can apply for Home Responsibilities Protection (HRP). Please read the notes and then keep them in a safe place for future reference. If you decide you want to apply for HRP please fill in the application form 'CF411 Application form for Home Responsibilities Protection (HRP)' that came with these notes.

What is HRP

HRP may be available for **full tax years from 6 April 1978 to 5 April 2010** and can:

- count towards your spouse's or civil partner's entitlement to bereavement benefits
- help protect your basic State Pension position if you
 - did not work at all
 - worked but did not earn enough in a tax year to make the year count for State Pension purposes
 - were awarded Child Benefit for a child under age 16
 - cared for a sick or disabled person at home and you were not getting Carer's Allowance for the same period
 - were an approved foster parent or foster / kinship carer (Scotland) for tax years from 6 April 2003 to 5 April 2010
- in some circumstances, earn you extra pension through State Second Pension for the period from 6 April 2002 to 5 April 2010

In most cases entitlement to HRP is dependent on the applicant receiving a benefit.

How HRP works

The number of years you get HRP are used to reduce the number of qualifying years you need to get a full basic State Pension. A qualifying year is a year in which enough National Insurance contributions or credits have been made.

Can I get HRP

If you reached State Pension age before 6 April 2010 you may be able to get HRP retrospectively for complete tax years between 6 April 1978 and 5 April 2010 subject to time limits, if you were:

- looking after someone as a carer for 35 hours or more per week
- an approved foster parent or foster / kinship carer (Scotland) - for tax years from 6 April 2003 to 5 April 2010. You must have been an approved foster carer or kinship carer (Scotland) for the whole of the tax year (6 April to 5 April)

For more information go to www.hmrc.gov.uk

You will have received HRP automatically if between 6 April 1978 and 5 April 2010, you were awarded:

- Child Benefit, for a child under 16
- Income Support because you were looking after a sick or disabled person and were not available for work

Important: You will still need to apply for HRP if you think that it is missing from your National Insurance account. See 'How to apply' on page 2.

Married women and widows

If you are a married woman or a widow and had the right:

- to pay reduced rate National Insurance Contributions as an employee
 - not to pay Class 2 National Insurance Contributions while self-employed
- you will not have qualified for HRP for any tax year between 6 April 1978 and 5 April 2010 where the reduced rate election was in force.

More information

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

PT Operations
North East England
HM Revenue and Customs
BX9 1AN

Phone **0300 200 3500**

Textphone **0300 200 3519**

For our opening hours go to www.hmrc.gov.uk or phone us.

Credits for parents and carers

From 6 April 2010, HRP was replaced with credits for parents and carers. If you want to claim credits for parents and carers because you got Child Benefit or Income Support as a carer and you think the credits are missing from your National Insurance account or you are an approved foster carer or kinship carer (Scotland) you will need to fill in form 'CF411A Application form for credits for parents and carers'.

For more information on credits for parents and carers go to www.hmrc.gov.uk

Important

From 6 April 2010, we no longer deal with applications from carers who are caring for a sick or disabled person. If you look after one or more disabled people for a total of 20 hours or more per week, you can apply to get Carer's Credit from the Department for Work and Pensions (DWP). For more information go to www.hmrc.gov.uk or phone them on **0845 608 4321**.

Voluntary National Insurance Contributions

If you reached State Pension age on or before 6 April 2010, even if you get HRP you may get a higher rate of basic State Pension if you pay Class 3 voluntary National Insurance Contributions. Please read 'CA5603 Application to pay voluntary National Insurance contributions', which you can get from your local HMRC office. Or go to www.hmrc.gov.uk

How to apply

Fill in application form 'CF411 Application form for Home Responsibilities Protection (HRP)' if you were:

- **awarded Child Benefit for a child under 16** and you think that HRP is missing from your National Insurance account
- **not the person who was awarded Child Benefit for a child under 16** - we may be able to **transfer HRP** from the Child Benefit claimant's National Insurance account to your account if you reach State Pension age on or after 6 April 2008 (Note: please also see 'Transferring entitlement to HRP' below.)
- **an approved foster parent or foster / kinship carer (Scotland)** - to apply as an approved foster carer or kinship carer (Scotland), you need to send us an up-to-date letter of confirmation, which you can get from the local authority or fostering agency you were registered with; we cannot consider your application without this letter
- **a carer looking after a sick or disabled person** for 35 hours or more a week, or awarded **Income Support** because you were looking after them

Time limits

If you have been awarded Child Benefit for a child under age 16, or you are an approved foster parent or foster / kinship carer (Scotland), there are no time limits preventing you from applying for HRP if it has not already been awarded.

If you are a carer looking after a sick or disabled person for periods of care between:

- 6 April 1978 to 5 April 2002, there are no time limits preventing you from applying for HRP if it has not already been awarded
- 6 April 2002 to 5 April 2010, the time limit for applications has now passed

Transferring entitlement to HRP

Sometimes the person who was in paid employment claimed Child Benefit, rather than the person who was staying at home to care for the child. For tax years from 6 April 1978 to 5 April 2010, if the Child Benefit claimant already had a qualifying year on their National Insurance account during the period of HRP, their spouse, partner or civil partner can apply to have the HRP transferred to their own National Insurance account.

You need to meet certain conditions for HRP to be transferred. These are:

- you reached State Pension age on or after 6 April 2008 or, in the case of a bereavement benefit claim, your spouse or civil partner died 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 living 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 been awarded it
- you are a family member who cares for a child under 12 where you are related to the child, you can apply for Specified Adult Childcare credits instead

Go to www.gov.uk/boost-state-pension/overview for more information. If you are a parent you may also want to look at 'Transferring entitlement for credits for parents and carers'. You need to fill in form 'CF411A Application form for credits for parents and carers'. For more information on credits for parents and carers go to www.hmrc.gov.uk

State Second Pension

From 6 April 2002 to 5 April 2010, if you looked after a sick or disabled person (including a child over 6) you can also build up additional State Pension through State Second Pension. Fill in the application form 'CF411 Application form for Home Responsibilities Protection (HRP)' that came with these notes.

If you were awarded Child Benefit for a child under 6 you will automatically build up additional State Pension through State Second Pension and do not need to apply for HRP.

If you want to know more about basic State Pension or Additional State Pension through State Second Pension go to www.gov.uk/state-pension

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.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.gov.uk/hmrc/your-charter