



EXTRA HELP IF YOU ARE AGED 65 OR OVER



This leaflet briefly outlines the Social Security Benefits available to people aged 65 and over.

The cash benefits available can be broken down into three broad categories.

- ◆ **HELP WITH PERSONAL CARE**
- ◆ **TOPPING UP A LOW INCOME**
- ◆ **COUNCIL TAX HELP**

HELP WITH PERSONAL CARE

People who are disabled or have poor health and who need help with their personal care can claim **ATTENDANCE ALLOWANCE** (AA).

“Help” with personal care includes both doing something practical for you, keeping an eye on you to see you are safe; or a combination of the two.

It covers all aspects of personal care – getting dressed and undressed, washing, using the bath, taking medication, using the toilet, getting in and out of the bed or chair and moving around the house - these are just examples, you may think of more.

It also includes where you *can* manage these, but it takes you a lot longer than before, for example, due to breathing problems, limited movement or pain.

Attendance Allowance is paid at two rates – higher and lower.

The **HIGHER** rate is for people who need help both day and night.

The **LOWER** rate is for people who need help either throughout the day, or for long periods / more than once at night.

Attendance Allowance is paid whatever your income and savings.

NOTE: Attendance Allowance is paid to those who claim for the first time from the age of 65. Some people are already on DLA or Personal Independence Payment (PIP) when they reach 65 – they will simply stay on those benefits and do not need to claim Attendance Allowance.

- **TO CLAIM**

For Attendance Allowance use claim pack AA1A. To get a pack, ring 0800 882200.

CARER?

If you care for someone who gets either Attendance Allowance or DLA Care Component at the middle or highest rate you might get **CARERS ALLOWANCE** and/or PENSION CREDIT.

TOPPING UP LOW INCOME

There are 3 income ‘top-up’ benefits for those aged 65+:

- PENSION CREDIT
- HOUSING BENEFIT
- COUNCIL TAX SUPPORT

People who get Attendance Allowance or Carers Allowance are more likely to qualify for one or more of these benefits.

● PENSION CREDIT

For single people or couples. Pension Credit (PC) tops up low income such as State and private or works pensions. There is no upper capital limit.

It has two elements: a *Guarantee Credit*, which also gives automatic full Housing & Council Tax Reduction (below), and a *Savings Credit* which gives more if you have savings or extra pension(s).

If you have combined weekly pensions below £159.35 (single) or £243.25 (couple) see if you can get it topped up by Pension Credit (these are 2017/18 rates; they go up yearly).

Many people are entitled to claim Pension Credit, but don't do it. Get advice on whether you could get extra income.

In particular you may be entitled to Pension Credit if you get **Attendance Allowance**, or you're a **carer**. Many such people can then get a bigger Pension Credit top-up to their pensions.

● HOUSING BENEFIT

- For single people or couples on a low income with or without *capital*.*

Housing Benefit (HB) covers tenants in both private and Council/Housing Association accommodation.

● COUNCIL TAX REDUCTION

- For single people or couples with or without *capital*.*

Council Tax Reduction (CTR) is paid to those who are liable for the Council Tax and who have a low income.

* CAPITAL

'Capital' is savings plus assets (ignoring the house you live in). Apart from Pension Credit the capital cut-off point is £16,000, with the first £10,000 being ignored.

Capital between £16,000 and £10,000 is taken into account in the assessment.

Note: PC Guarantee Credit claimants can get a full rent/Council Tax rebate even if their savings are over £16,000.

OTHER COUNCIL TAX HELP

There are two other ways to reduce your Council Tax bill, and they are **not** means-tested. You will be eligible no matter what your savings or income is.

They are: **DISCOUNTS**, and **DISABILITY REDUCTIONS**

DISCOUNTS of up to 50% off the bill can be made where there are certain people living in the household such as anyone who is severely mentally impaired (e.g. dementia) or certain carers – including members of your family.

DISABILITY REDUCTION. If your home is altered to make it easier for a disabled person to live there, you might be entitled to a reduction in your Council Tax – called a DISABILITY REDUCTION. This includes adaptations made to your home and widened internal doorways where there is a wheelchair user. It also includes where an ordinary room is mainly used by a disabled person.

See our leaflet Pb35 for more detail.

Contact your local District or Borough Council for a claim form for Housing Benefit and any Council Tax Help.

FURTHER ADVICE AND ASSISTANCE

For a Pension Credit Claim Pack, contact the Pension Service on 0800 99 1234.

For HB/Council Tax forms contact your local district or borough Council.

For help filling in forms, advice on claiming or where to go if you are turned down, contact **Age UK** (01926 458143) or your local **Citizens Advice** (tel: 0344 855 2322).

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