



# **EXTRA HELP IF YOU ARE AGED 65 AND 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**

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.

- TO CLAIM

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

## **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.

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

## **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 three main income ‘top-up’ benefits.

- **PENSION CREDIT**
- **HOUSING BENEFIT**
- **COUNCIL TAX BENEFIT**

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

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

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

In particular you may be entitled if you get Attendance Allowance, or you're a carer.

If you get Pension Credit you may also be entitled to a Grant for anything that helps you stay in your own home such as a new cooker, washing machine or bed. These are called 'Community Care Grants'.

## ● HOUSING BENEFIT

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

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

## ● COUNCIL TAX BENEFIT

- For single people or couples with or without *savings*.\*

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

### \* SAVINGS / CAPITAL

*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 claim HB/CTB whatever their savings.

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## OTHER COUNCIL TAX HELP

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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 are.

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.

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

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## FURTHER ADVICE AND ASSISTANCE

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

Contact your local district or borough Council for a HB/CTB form.

For help filling in forms, advice on claiming or assistance if you are turned down, contact your local **Citizens Advice Bureau** (switchboard – 0844 855 2322), **Rowan Organisation** 0800 783 1755 or **D.I.A.L.** (024) 7634 9954

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