

Pensioner Benefits

The following benefits maybe available to you if you are of pensionable age;

Pension Credit – This is a means tested benefit which is dependent on savings and income coming into the house. If your 'means' are below the minimum level set out by the government, then you maybe eligible for this top up payment. You can find more information at <https://www.gov.uk/pension-credit> or you can contact the Pension Service on 0800 99 1234. Any award of this benefit acts as a 'Passport benefit' which can entitle you to full housing benefit and council tax support. Therefore, even if there is only a £1 entitlement this could be significant. **Please note that if you are claiming as part of a couple, you will both need to be over Pensionable Age. If one of you is 'Working Age' you will need to look at making a claim for Universal Credit.**

Attendance Allowance – This is a benefit which is a non-means tested benefit and assesses whether people over state pension age have a disability or health condition which means that they need a significant amount of attention during the day/and/or at night. Please refer to <https://www.gov.uk/attendance-allowance> for more information.

Council Tax Reduction – For those with minimal savings and on low incomes, support maybe available with your council tax from your local authorities council tax reduction scheme. Each council has their own scheme and if this applies get in touch with them. **By default, single people are entitled to 25% discount on their council tax regardless of income. Some pensioners may also be totally exempt from council tax.**

Housing Benefit – If you rent your property and have a commercial agreement with your landlord, you maybe entitled to claim Housing Benefit. This is a means tested benefit which looks at income and savings coming into the house. Applications are to be made through your local authority.

Additional help with rent – If you are currently receiving help with your rent through Housing Benefit and/or Universal Credit which does not cover all of the rent, you maybe able to apply for a discretionary housing payment from your local authority. These are discretionary payments awarded by the local authority in extreme circumstances. The funding is limited and is renewed every financial year. If this applies, please do speak to your local authority.

This is a very rough guide to Pensioner Benefit and you should always speak to a Benefits Advisor for more information.