

Pension Age Benefits

State Pension

State Pension can be paid when you reach pension age. The amount will depend on your National Insurance contribution record.

Pension age for men and women is currently 66. It will rise to 67 between 2026 and 2028.

Check your State Pension age at www.gov.uk/state-pension-age

You should receive a claim form about two months before you reach pension age.

For more information contact the Pension Service on 0800 731 7898

or visit

<https://www.gov.uk/get-state-pension>

If you are on a low income

Pension Credit

Pension Credit provides a basic income to cover living costs. You can claim when you reach State Pension

age. It may be paid on its own or to top-up income that you already receive, like your State Pension. It is made up of two parts: guarantee credit and savings credit. You could be entitled to guarantee credit or savings credit or both.

Pension Credit guarantee credit ensures that no one lives on less than a set amount. Extra amounts are payable if you qualify for the severe disability addition, you are a carer, or you are responsible for a child.

The amount that you can be paid depends on your income and savings, including those of your partner if you have one.

Standard minimum guarantee amounts (per week)

Single	£182.60
Couple	£278.70
Eldest or only child	£66.85
Child	£56.35
Disabled child lower rate	£30.58
Disabled child higher rate	£95.48
Severe disability addition	£69.40
Carer addition	£38.85

Pension Credit savings credit is an extra amount that may be paid to people who have non-benefit income and/or savings.

It has closed for people reaching State Pension age on or after 6 April 2016.

If you reached State Pension age before 6 April 2016 you can still get savings credit, if your circumstances allow, regardless of when you apply.

To make a claim ring the Pension Credit claim line on 0800 99 1234

or claim online

<https://www.gov.uk/pension-credit>

Since 15 May 2019, couples are only able to make a new claim for **Pension Credit** or **Housing Benefit** when both members have reached State Pension age, unless limited exceptions apply.

Housing Benefit

Housing Benefit helps pay for your rent if you are on a low income.

It may cover all or some of your rent depending on your income and savings, and your circumstances.

If you or your partner have savings over £16,000 you will not be able to get Housing Benefit unless you receive

Pension Credit guarantee credit.

To make a claim contact Cornwall Council on: 0300 1234 121

or claim online:

<https://www.cornwall.gov.uk/benefits-and-support/housing-benefit/>

Council Tax Support

Council Tax Support helps pay for your Council Tax if you are on a low income.

It may cover all or some of your Council Tax depending on your income and savings, and your circumstances.

If you or your partner have savings over £16,000 you will not be able to get Council Tax Support unless you receive Pension Credit guarantee credit.

To make a claim contact Cornwall Council on:
Call: 0300 1234 121

or claim online:

<https://www.cornwall.gov.uk/benefits-and-support/council-tax-support/apply-for-council-tax-support/>

If you have personal care needs or difficulties with walking

You can download a claim form from: <https://www.gov.uk/government/publications/attendance-allowance-claim-form>

Attendance Allowance

Attendance Allowance looks at the help you need with personal care or to keep safe. You have to be State Pension age or over when you first claim.

You do not have to receive help, it is enough to show that you have difficulty with activities like washing and dressing, moving around in you home or getting into bed.

Attendance Allowance does not look at problems you may have walking outdoors.

You cannot get Attendance Allowance if you are receiving Personal Independence Payment.

Attendance Allowance is paid at two rates. If you need support day and night the higher rate of £89.60 can be paid.

If you need support day or night you will receive the lower rate of £60.00.

To get a claim form ring the Attendance Allowance unit on: 0800 731 0122 (textphone 0800 731 0317 or Relay UK 18001 0800 731 0122).

Personal Independence Payment

Personal Independence Payment looks at your ability to manage:

- daily living activities and/or
- planning and following journeys and moving around.

You have to be under State Pension age when you claim. You can continue to receive it after you reach State Pension age.

For more information on claiming PIP and to request a claim form:

Telephone: 0800 917 2222

Textphone: 0800 917 7777

Relay UK: 18001 then 0800 917 2222

<https://www.gov.uk/pip>

If you are a carer

Carer's Allowance

Carer's Allowance can be paid if you provide 35 hours care a week. The person you are caring for must be

- Personal Independence Payment (daily living component)
- Attendance Allowance
- Disability Living Allowance (middle or higher rate care component)
- Constant Attendance Allowance
- Armed Forces Independence

receiving a disability benefit: You cannot get Carer's Allowance if you are in full-time education or earning more than £128 a week. Carer's Allowance is paid at £67.60 per week.

It overlaps with State Pension and some other benefits (which means you cannot usually be paid both at the same time).

If you receive a State Pension usually you will not get paid Carer's Allowance (unless your State Pension is a lower amount), you may receive increased amounts on other benefits including Pension Credit and Housing Benefit.

If the person you care for lives alone, claiming Carer's Allowance may affect their benefits. Seek advice before claiming.

To make a claim contact the Carer's Allowance Unit on 0800 731 0297

You can claim online or download a form from

<https://www.gov.uk/carers-allowance>

Other help

Health costs

If you are aged 60 or over you can get free prescriptions and NHS eyesight tests. You can get help with other health costs such as dental charges and travel to appointments if you are on Pension Credit guarantee credit or you get an exemption with your tax credit award.

You can also claim help under the Low Income Scheme by contacting:

Health Costs Advice Line:
0300 330 1343
or
www.nhs.uk

Funeral Help

A Funeral Expenses Payment helps cover the cost of a basic funeral.

It will only be paid if you are accepted as responsible for the cost of a funeral. You must receive Pension Credit, Housing Benefit or other income-related benefits.

Funeral Expenses Payment: contact the Bereavement Service on: 0800 731 0469

or download a claim form from:

<https://www.gov.uk/funeral-payments>

Welfare Assistance Schemes

Cornwall Council have a Crisis and Care discretionary fund and the Household Support Fund which may help you meet essential costs. Support can include household goods direct from a supplier or vouchers for food and fuel costs.

To make a claim contact Cornwall Council on 0300 1234 121

Or online:

<https://www.cornwall.gov.uk/benefits-and-support/crisis-and-care-awards/>

Winter Fuel Payments

Winter Fuel Payments are yearly payments between £100 and £300 to help with heating bills.

You must have been born on or before 5 April 1954.

Most payments are made automatically between November and December.

To check if you need to make a claim contact the Winter Fuel Payment Centre on 0800 731 0160

or download a claim form from:

<https://www.gov.uk/winter-fuel-payment>

Council Tax reductions

Your Council Tax bill may be reduced if you are on a low income or claiming certain benefits, you may also be entitled to a discount or you are disabled.

In addition, Cornwall Council have a discretionary Exceptional Relief fund to help with the cost of the bill if you cannot afford the payments.

Contact Cornwall Council:
0300 1234 121

Or apply online:

<https://www.cornwall.gov.uk/benefits-and-support/council-tax-support/>

Free TV Licence Over 75's

Some over 75 households are eligible for a free TV licence. You can get a free TV licence if:

- You, as the licence holder, are 75 years or older AND
- You, or your partner living at the same address, receive pension credit

Check your eligibility:

Telephone: 0300 790 6117

<https://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/aged-74-and-over-aud3>

More information

Local advice agencies

You can get information and advice from local advice and advocacy agencies such as AgeUK, Citizens Advice, a Carer's centre or DisAbility Cornwall.

Age UK

Provide information and advice on benefits and caring.

The National Helpline number is:
0800 055 6112

Age UK Cornwall: 01872 266 383
www.ageuk.org.uk

or

<https://www.ageuk.org.uk/cornwall/>

Carers UK

Provide advice and information for carers.

Helpline number: 0808 808 7777

www.carersuk.org

Citizens Advice

Provide Information and advice from benefits through to housing and care.

Adviceline: 0800 144 8848

www.citizensadvice.org.uk

DisAbility Cornwall

Provides information and support to people living with long term health conditions or disability, their families and carers.

DiAL: 01736 759500

<https://www.disabilitycornwall.org.uk>

Ocean Housing Financial Inclusion Team

We can provide advice and information on benefits and other housing related issues.

Customer Services: 01726 874450

Or email

FIA@oceanhousing.com