

Housing Benefit for Pensioners

If you are treated as of State Pension Credit qualifying age and not receiving receive Income Support, Job Seekers Allowance (Income Based), Employment Allowance (Income Based) or an award of Universal Credit, we will work out your entitlement differently.

As a person of State Pension Credit age you may get Pension Credit. For more information about Pension Credits go to www.gov.uk/pension-credit

How do Pension Credits affect my Housing Benefit?

Guarantee Credit

If you receive the Guarantee Credit, you will get the full amount of Housing Benefit after any deductions for other people (non-dependants) living with you, or restrictions applied for the rent we can use.

Savings of more than £16,000 - if you are receiving Guarantee Credit and have savings above the £16,000 cut off level, you can still claim Housing Benefit.

Savings Credit

If you get Savings Credit only, you may not get full benefit. The Pension Service will work out your total income for benefit purposes. This is called your Assessed Income Figure (AIF) and the amount of Savings Credit you will get.

The Pension Service will tell us your AIF and Savings Credit award and it will be these amounts we use when working out your benefit. If you do not agree with the figures we use or your income or savings have changed, you must tell the Pension Service to review your AIF figure and Savings Credit award.

If you have savings over £16,000 you cannot get Housing Benefit.

What if you don't get any Pension Credit?

If you haven't claimed or don't qualify for Pension Credit, you can still claim Housing Benefit. We will work out any benefit using the income and savings you tell us about.

We will work out your normal weekly income, including any State Pensions, other Pensions etc you and any partner may receive.

Savings/Capital

Where you or any partner have savings/capital we will look at total value of these to work out any "tariff income".

We work out "tariff income" as follows:

- we do not count any savings/capital less than £10,000.
- any amount above £10,000 we assume £1 income (tariff income) for every £500 or part of £500 over £10,000. This tariff income will be applied up to the £16,000 cut off level.

For example:

Pensioner with £14,000 in savings:

- we ignore the first £10,000
- from the remaining amount (£14,000 - £10,000) = £4,000 we will assume "tariff income" of £8 per week. (£4,000 divided by 500 = £8)

Any tariff income will be added to your other income to work out your total weekly income for benefit purposes.

Changes to your circumstances?

If you receive Pension Credit you will only need to tell the Benefit Section about certain changes. If you have a change in income or savings you must tell the Pension Service about them.

Here are the things which you must tell us about.

If you get **Guarantee Credit** you must tell us about:

- changes to your rent
- changes to people who live with you (non-dependants)
- if you are away from your property for more than 13 weeks, such as going into hospital, in residential care, a long holiday, etc.

If you get **Savings Credit only** you must tell us about:

- changes about children who live with you, and for whom you get Child Benefit
- changes to people who live with you (non-dependants)
- changes to the amounts of Child Benefit, Child Tax Credit or Child Special Allowance paid to you
- if your savings go over £16,000
- changes of any income or savings to your partner which is not included in your Savings Credit.
- if you are away from your property for more than 13 weeks, such as going into hospital, in residential care, a long holiday, etc.

Non Pension Credit claims

If you do not receive any Pension Credit you must tell the Benefit Section of any changes in your circumstances which may affect the amount of benefit you get. You should tell us about changes straight away.

If you do not, then you could lose benefit we may owe you or you could get paid too much benefit for a period you were not entitled. This will mean you will have to pay the benefit back.

Non-Dependant rules if you are aged 65 or over

We will not reduce your Housing Benefit until six months after the date of change where:

- a non-dependant moves in with you – meaning less benefit is being paid.
- a non-dependant's income changes giving you less benefit because a higher non-dependant deduction is being used.

However, if a change with a non-dependant means we will give you more benefit, then the normal rules about the date a change in circumstances will be used will apply. (See the [Change of Circumstances page](#) of the website).

If you are not sure what you must tell us about, tell us anyway and we will let you know exactly how it will affect your claim.