PAYING FOR CARE AND REDUCING THE COST

Benefits and help for older people: the 2026/27 checklist

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IN BRIEF

Pension Credit is the most important benefit to check: in 2026/27 it tops up weekly income to at least £238.00 for a single person or £363.25 for a couple, and it unlocks help with rent, Council Tax, NHS costs and heating, plus a free TV licence for over-75s. Beyond that, older and disabled people can get free prescriptions from 60, a Winter Fuel Payment, travel concessions, VAT relief on equipment, and cheaper broadband and water. A free benefits check is the best place to start.



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Pension Credit: the benefit that unlocks the rest

Pension Credit is for people over State Pension age on a low or modest income. The Guarantee Credit part tops up weekly income to at least **£238.00 for a single person or £363.25 for a couple** in 2026/27. Extra amounts can be added:

- **severe disability:** up to £86.05 a week, for someone who gets Attendance Allowance, PIP daily living or a similar benefit and broadly lives alone with no one paid Carer's Allowance for them;
- **carers:** £48.15 a week for someone who gets, or has underlying entitlement to, Carer's Allowance;
- **housing costs:** such as ground rent and some service charges;
- **Savings Credit:** up to £17.96 a week (single) or £20.10 (couple) for people who reached State Pension age before 6 April 2016.

The home you live in is not counted. The first £10,000 of savings is ignored, and each £500 above that counts as £1 a week of income; there is no upper savings limit. Couples usually both need to be over State Pension age.

Even a small award is worth having, because of everything it unlocks. If someone is refused, check again whenever their circumstances change, especially after an Attendance Allowance award.

How to claim Pension Credit

1. **Choose how to apply.** Call the Pension Credit claim line on **0800 99 1234** (Monday to Friday, 8am to 6pm; Relay UK: 18001 then 0800 99 1234). A friend or relative can call for someone who cannot use the phone. You can also apply online through the Pension Credit page on GOV.UK if you have already applied for your State Pension, or by post to **Freepost DWP Pensions Service 3** (nothing else on the envelope; no stamp needed).
2. **Time it right.** You can apply up to four months before reaching State Pension age. Claims can be backdated by up to three months.
3. **Have the details ready:** National Insurance numbers, income, savings and investments for you and any partner, the same details for the date you want to backdate to, and bank details.
4. **Watch for the decision letter,** and ask for a mandatory reconsideration within one month if you disagree.

What to say when you call:

> "Hello, I'm calling to claim Pension Credit for my father, [name]. He is here with me. He gets Attendance Allowance, and we'd like the claim backdated for three months, please."

What Pension Credit unlocks

- **Housing Benefit** for rent, or a Support for Mortgage Interest loan for homeowners.
- **Council Tax Reduction,** which can cover the whole bill with Guarantee Credit (see Council Tax discounts for care).
- **A free TV licence** for anyone aged 75 or over; apply to TV Licensing.
- **Help with NHS costs** with Guarantee Credit: free dental treatment, vouchers for glasses and help with travel to hospital.

- **The Warm Home Discount:** £150 off the electricity bill in winter 2026/27 for people who got Pension Credit (or certain other benefits) on 23 August 2026 and whose name, or partner's name, is on the bill. Most people are sent a letter between late October 2026 and early January 2027 and need do nothing; the discount is applied by 31 March 2027. If no letter arrives and you think you qualify, call **0800 030 9322** (Monday to Friday, 8am to 6pm) before 26 February 2027.
- **Cold Weather Payments:** £25 for each seven-day spell of very cold weather between 1 November 2026 and 31 March 2027, paid automatically.
- **Help with funeral costs** and a discount on Royal Mail's mail redirection service.

Winter Fuel Payment for 2026/27



You can get a Winter Fuel Payment for winter 2026/27 if you were born on or before 27 June 1960 and normally live in England, Wales or Northern Ireland. The qualifying week is 21 to 27 September 2026.

- **Living alone,** or with no one else eligible: £200, or £300 if born before 28 September 1946.
- **Living with another eligible person:** the payment is usually shared: £100 each, £150 each if both were born before 28 September 1946, or £200 and £100 if only one of you was; if you claim Pension Credit or another qualifying benefit together, one of you gets the full £200 or £300.
- **In a care home:** £100, or £150 if born before 28 September 1946, unless you get Pension Credit, Universal Credit or income-related ESA and have lived in the care home since 29 June 2026 or earlier.

Most people are paid automatically in November or December 2026. If your taxable income is over £35,000, HMRC takes the payment back through your tax code or Self Assessment. If you have never had a payment, or have deferred your State Pension, you need to claim: by post from 21 September 2026, or by phone from 19 October 2026, to the **Winter Fuel Payment Centre on 0800 731 0160** (Monday to Friday, 8am to 6pm; Relay UK: 18001 then 0800 731 0160). The deadline is 31 March 2027. Call if you have had no letter or payment by 27 January 2027. In Scotland, Pension Age Winter Heating Payment replaces it.

Free prescriptions and the NHS Low Income Scheme

In England, NHS prescriptions and sight tests are free from age 60. Under 60, the prescription charge is £9.90 an item in 2026/27; a Prescription Prepayment Certificate covering all prescriptions costs £32.05 for three months or £114.50 for twelve months (payable in ten monthly instalments). People with certain medical conditions can get a medical exemption certificate from their GP.

The **NHS Low Income Scheme** helps with dental treatment, glasses and contact lenses, sight tests, travel to NHS treatment and NHS wigs. You can apply if your savings, investments and property (other than your home) are £16,000 or less, or £23,250 if you live permanently in a care home. An HC2 certificate gives full help; an HC3 gives partial help. Apply online with proof of income, savings and housing costs if your savings are £6,000 or less; otherwise ask for a paper form. Applications are usually assessed within 18 working days, and certificates last between six months and five years. For queries or a review, call **0300 330 1343**. Keep receipts: you may be able to claim refunds for costs paid before applying.

Blue Badge

You qualify automatically if you get the higher rate of the mobility part of Disability Living Allowance, 8 points or more in the “moving around” activity of PIP, or 10 points under descriptor E of “planning and following journeys”, or if you are registered blind. Otherwise your council assesses you, for example if you cannot walk or walking is very difficult because of pain, breathlessness or the time it takes, if walking puts you in danger, if you have a hidden condition such as dementia or severe anxiety that makes journeys very hard, or if you have a terminal illness and an SR1 form.

Apply online on GOV.UK with a recent head-and-shoulders photo, proof of identity (such as a passport or driving licence), proof of address (such as a Council Tax bill), proof of benefits, and your National Insurance number. A badge costs up to £10 in England, lasts up to three years, and councils usually decide within 12 weeks.

Bus passes and railcards

- **Older person's bus pass:** free off-peak travel on local buses across England from State Pension age. Apply to your local council. Councils also issue a **disabled person's bus pass** to eligible disabled people of any age.
- **Disabled Persons Railcard:** £20 a year or £54 for three years, for a third off most rail fares for you and one adult travelling with you. Eligibility includes Attendance Allowance, PIP at any rate, some DLA rates, a Blue Badge, and sight or hearing loss, and was widened in September 2026.
- **Senior Railcard:** a third off for anyone aged 60 or over.

VAT relief on disability equipment

If you are disabled or have a long-term illness, you should not be charged VAT on equipment designed or adapted for your own use, such as adjustable beds, stairlifts, wheelchairs, personal alarms and low-vision aids, or on building work to adapt your home, such as ramps, wider doorways or an accessible bathroom. Before you buy, sign the supplier's eligibility declaration. People who are elderly but not disabled, or only temporarily disabled, do not qualify.

Separately, anyone aged 60 or over pays only 5% VAT when grab rails, ramps, stair lifts, bath lifts, built-in shower seats or walk-in baths are supplied **and installed** in their own home. Sign a declaration that you are 60 or over and that the supply and installation qualifies. When a council provides aids and minor adaptations (those costing £1,000 or less) to meet someone's care needs, it must not charge for them; see equipment and home adaptations.

Cheaper broadband, phone and water

- **Broadband social tariffs** cost £10 to £24 a month. All major providers accept Pension Credit and Universal Credit, and some accept PIP or Attendance Allowance. Moving to a social tariff is usually free, and there is no fee to leave one; if your provider has no social tariff, it may let you leave your contract early without a penalty. Ask: "Do you have a social tariff, and can I move to it without an exit fee?"
- **Water social tariffs:** every water company runs its own scheme, often with a discount based on household income. **WaterSure** caps metered bills for households on certain means-tested benefits who need extra water for a medical condition. From early 2027, reforms are due to let people on Attendance Allowance, PIP or DLA qualify if household income is no more than £25,745.

The Priority Services Register

Energy suppliers and electricity and gas network operators keep a free Priority Services Register. Anyone over State Pension age, disabled, living with a long-term condition, relying on powered medical equipment (such as an air mattress, hoist or oxygen concentrator), or recovering from a hospital stay can join. It gives advance notice of planned power cuts, priority help in an emergency, a password scheme for callers, help with meter readings, large print or braille bills, and the option of a nominated family member to receive letters. Contact your supplier and your network operator separately (details are on the bill), and your water company, which keeps its own register. Say: "Please add my mother to your Priority Services Register. She is 88, has dementia and uses an electric pressure-relieving mattress. Please also add me as her nominee."

How to run a benefits check

A benefits check usually finds more than one thing. You can:

- use a free, anonymous calculator listed on GOV.UK: **entitledto**, **Turn2us** or **Policy in Practice** (not suitable for people living permanently in a care home);
- call the **Independent Age helpline on 0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) for a free benefits check if you are over State Pension age or will be within six months;
- ask your local Age UK, Citizens Advice or the council's welfare benefits team.

Claim in this order: disability benefits first (Attendance Allowance or PIP), then Pension Credit, then Council Tax help and everything else.

Your benefits checklist

- [ ] Attendance Allowance or PIP claimed
- [ ] Pension Credit checked (0800 99 1234), and backdating asked for
- [ ] Carer's Allowance or underlying entitlement claimed by any carer
- [ ] Council Tax discounts and reduction applied for
- [ ] Free TV licence (75 or over, with Pension Credit)
- [ ] Warm Home Discount and Winter Fuel Payment received
- [ ] NHS Low Income Scheme or prescription certificate
- [ ] Blue Badge, bus pass and Disabled Persons Railcard
- [ ] VAT relief declarations signed before buying equipment
- [ ] Broadband and water social tariffs
- [ ] Priority Services Register with energy and water companies

What to do next

1. Run a benefits check using a calculator or the Independent Age helpline.
2. Claim disability benefits first, then Pension Credit.
3. Work through the checklist above, starting with anything that can be backdated.
4. Diary a yearly review each April, when rates change.

How we can help

Day and Nightcare is a CQC-registered home care provider, rated Good, supporting people at home since 2008. We provide fully managed live-in care anywhere in England from £1,550 a week, and home care visits, waking nights and sleep-ins across Oxfordshire, funded privately, by councils (including direct payments) or by NHS Continuing Healthcare. Our guide to reducing the cost of care brings together the main ways to make care more affordable. Call us on 01865 715780 for a free initial assessment and a written quote.

Common questions

Can I get Pension Credit if I own my home or have savings?

Yes. The home you live in is not counted, and there is no upper savings limit. The first £10,000 of savings is ignored completely; above that, every £500 is treated as £1 a week of income. Many homeowners with modest savings and a small private pension qualify, especially if they also get Attendance Allowance or have a carer. Use a benefits calculator or call 0800 99 1234 to check.

Do I get the Winter Fuel Payment if my income is over £35,000?

It is still paid, but HM Revenue and Customs takes it back, usually through your tax code or your Self Assessment return. Only your own taxable income counts, not your partner's. For winter 2026/27 you cannot opt out, but you can opt out for winter 2027/28 from 21 December 2026 if you would rather not receive it.

Are prescriptions free for over-60s in England?

Yes. Everyone aged 60 or over in England gets free NHS prescriptions, and free NHS sight tests. Just tick the age box on the back of the prescription form. If you are under 60 and pay for regular prescriptions, a 12-month Prescription Prepayment Certificate costs £114.50 in 2026/27, can be paid in ten monthly instalments, and covers all your prescriptions.

Does Attendance Allowance give you a Blue Badge automatically?

No. Attendance Allowance is not one of the benefits that qualifies automatically, but many people who get it qualify after an assessment by their council, for example because walking is very difficult, painful or unsafe, or because of a hidden condition such as dementia. People who get the higher mobility rate of DLA, or enough points for moving around in PIP, qualify automatically.

Can Pension Credit be backdated?

Yes, by up to three months, if you met the conditions during that time. You can also apply up to four months before you reach State Pension age. When you apply, you will be asked about your income and savings on the date you want the claim backdated to, so have old bank statements to hand.

Sources and further information

- GOV.UK: Pension Credit
- GOV.UK: Benefit and pension rates 2026 to 2027
- GOV.UK: Winter Fuel Payment
- NHSBSA: NHS Low Income Scheme
- GOV.UK: Can I get a Blue Badge?
- GOV.UK: VAT relief for disabled and older people
- Ofcom: Social tariffs for broadband and phone
- Ofgem: Join your supplier's Priority Services Register

Read next

PAYING FOR CARE AND REDUCING THE COST

Attendance Allowance: rates, who qualifies and how to claim

Attendance Allowance pays £76.70 or £114.60 a week in 2026/27 to people over State Pension age who need help with personal care or supervision. Who qualifies, how to claim step by step, example wording for the form, end-of-life claims and a letter to challenge a decision.

Read the guide →

PAYING FOR CARE AND REDUCING THE COST

Council Tax discounts for dementia, disability and carers

How to reduce Council Tax when someone has dementia, a disability or a carer: the severe mental impairment disregard, single person discount, Disabled Band Reduction, carer disregards, Council Tax Reduction, empty-home exemptions, backdating, appeals and a letter to claim.

Read the guide →

PAYING FOR CARE AND REDUCING THE COST

Carer's Allowance: who can claim and how it affects other benefits

Carer's Allowance pays £86.45 a week in 2026/27 to people who care for someone at least 35 hours a week and earn £204 a week or less. Who qualifies, the effect on the cared-for person's benefits, Carer's Credit, underlying entitlement and how to claim step by step.

Read the guide →

All guides in the information centre **Check what help you could get**

Talk to our care team: 01865 715780
enquiries@dayandnightcare.co.uk · Out of hours: 07775 686272
Day and Nightcare Live In Limited, 9 Hollow Way, Cowley, Oxford OX4 2NA
CQC overall rating: Good (report published 20 April 2018)

The latest version of this page: **www.dayandnightcare.co.uk/guides/other-benefits-and-help-for-older-people/**
This PDF was made on 1 November 2026.

Information, not advice: please check anything important with the organisation named.