

More money in your pocket

How to claim the right
benefits in later life



This guide will help you make sure you're getting all the money you should be. We'll explain various benefits for you and let you know how to claim them.

Benefits Calculator - what are you entitled to?



Do you know what benefits you could be entitled to? Find out what you could be owed - quickly and easily - with our benefits calculator.

The calculator is free to use and the details you provide are anonymous.

Before you start, make sure you have information about your savings, income, pensions and existing benefits (for you and your partner). If you run out of time, you can save your calculation and come back to it later, and pick up right where you left off.

www.ageni.org/calculator

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What this guide is about



Every year, millions of pounds in benefits go unclaimed by older people in Northern Ireland. Some are put off by the claims process, others simply don't know what support is available to them.

This guide will help make sure you're not one of those missing out.

If you're over pension age, you could be entitled to benefits you haven't been able to claim before. These can help with basic needs like housing and care costs, or give you a bit more freedom to do the things you enjoy. Last year, Age NI helped thousands of older people put more money in their pockets by identifying over **£1.36 Million** in unclaimed benefits. However you use the money, it's yours and you're entitled to it.

Read this guide to find out what you could be claiming – and how to claim it.



All figures referred to in this guide apply from April 2023 to April 2024.



This guide is applicable in Northern Ireland only. Age UK, Age Scotland and Age Cymru produce their own versions of this guide. Contact them for more information (see page 33).

What you can claim

**Don't think you're entitled to any benefits?
You might be pleasantly surprised.**

Even if you have your own home or savings – or if you're already claiming certain benefits – you may still qualify for more. So before you read this guide, why not check and see?

Our online benefits calculator is free and confidential – and it can help you find out what you may be entitled to.

You'll just need to know:

- The income you receive from any benefits, work, private pensions or other sources.
- Your rent or mortgage payments, plus details of ground rent and household rates.
- How much you have in savings.

It should only take 10 minutes to complete and you'll see how much you may be eligible for and how to claim.

Just visit **www.ageni.org/calculator**. Or, if you're not online, ask a friend or relative to help you, or call Age NI's Advice and Advocacy Service on freephone **0808 808 7575**.

Myth-buster



Myth: *"My income's too high."*



Reality: The income and savings **limit on some benefits may be higher than you think**. Others, such as Attendance Allowance, don't consider your income at all.

“The service was first class. I have benefitted financially-without the help of Age NI, I would not have received extra help with money.”
Age NI advice client



How Age NI can help you

There are lots of different benefits available – and you might qualify for more than one. So if you’d like to talk to a friendly adviser about what you’re entitled to and how to claim it, get in touch with us today.

We can:

- Explain each benefit and work out what you might be entitled to – it could be a combination of benefits or even a backdated payment.
- Help you make claims and fill in forms.
- Be here to listen and offer general advice about your financial situation.

If you’re worried about money, or paying your bills, it’s a good idea to get in touch sooner rather than later – before any worries turn into sleepless nights or affect your health.

Next steps

We are here to help. Call Age NI’s Advice and Advocacy Service on freephone **0808 808 7575** between 9am –5pm Monday-Friday (Except Bank Holidays) or visit **www.ageni.org/moremoney**



1. Your pension

Your State Pension

State Pension is a regular payment from the government based on your National Insurance (NI) contributions. You can receive it when you reach State Pension age.



You can check your pension age by calling Age NI's Advice and Advocacy Service on freephone **0808 808 7575** or using the calculator at **www.gov.uk/calculate-state-pension**

Good to know

If you're not yet eligible for a pension, visit **www.ageni.org** for more information on working age benefits.

How do I claim it?

You won't receive your pension automatically – **you need to claim it.**

You should receive a letter from the Northern Ireland Pension Centre around four months before you reach State Pension age telling you what to do next. If you still haven't received it with three months to go, contact the Northern Ireland Pension Centre.

You don't have to claim your State Pension straight away. You can postpone claiming it – known as 'deferring' – and possibly get a higher pension when you do. There are some benefits that might be affected if you defer so call Age NI's Advice and Advocacy Service on freephone **0808 808 7575** to find out the best option for you.

What am I claiming?

On **6 April 2016**, the way State Pension is calculated changed. The new State Pension will apply to you if you reached State Pension age on or after 6 April 2016.

Next steps

To claim, call the Northern Ireland Pension Centre on:
0808 100 2658 (0808 100 2198 for textphone).

The new State Pension

Under the new system the full weekly amount will be given to people with at least 35 years National Insurance (NI) contributions or credits. It will be worth **£203.85** per week, but you could get more or less than this depending on how many years of NI contributions you have.

Exactly how much will I get?

You must have been credited with NI contributions throughout your working years. The amount you will receive depends on the number of years of contributions. Under the new system you need at least 10 years of contributions to qualify.

Next steps



For more information on the basic (pre-2016) and new State Pension systems, visit **www.nidirect.gov.uk/state-pension**

Pension Credit: help with your weekly income

This is an income-related benefit to give you some extra money in retirement.

How much could I get?

If you're on a low income or struggling to make ends meet, claiming Pension Credit could help. It's worth claiming Pension Credit even if you're only entitled to a small amount as it can help you qualify for other benefits such as Housing Benefit.

It comes in two parts and you may be eligible for one or both parts:

Guarantee Credit tops up your weekly income to a guaranteed minimum level of:

- **£201.05** a week if you're single
- **£306.85** a week if you're a couple

These amounts can be higher if you have a disability, are a carer, or are a homeowner with service charges.

Savings Credit is only available if you reached State Pension age before 6 April 2016. You may receive it if you saved some money towards your retirement, or your income is higher than the basic State Pension. You could get up to:

- **£15.94** a week if you're single
- **£17.84** a week if you're a couple

Myth-buster



Myth: *"I own my own home so I won't get anything."*



Reality: Owning your own home doesn't rule you out. Many older homeowners make successful claims for Pension Credit.

Can I claim it?

Guarantee Credit

- To qualify, you and your partner need to have reached the State Pension age. You can check when you qualify by calling Age NI's Advice and Advocacy Service or the Northern Ireland Pension Centre (see pages 34).
- Your current weekly income needs to be below **£201.05** (single) or **£306.85** (a couple).
- There's no savings limit for Pension Credit, but if you have more than £10,000 it affects the amount you receive.
- If you live with a partner, only one of you can claim Pension Credit and you will be assessed as a couple.

Savings Credit

- You will only be eligible for Savings Credit if you reached State Pension age before 6 April 2016. If you're a couple and one of you reached State Pension age before this date, you may be able to claim.
- The minimum age to qualify for Savings Credit is 65.
- You may get some Savings Credit if you have a higher weekly income.

How could it help me?

Pension Credit could give you some extra cash, and other benefits too:

- You'll get help paying your **rates** (it may even mean you pay no rates at all, unless other people live with you).
- You may get help with **rent** (see page 13) and get a **Cold Weather Payment** (see page 16).
- You'll get help with **health costs** (see page 28).

- From first of June 2020 you will also get a **free TV licence** if you are 75 or over (Guarantee Credit and Savings Credit)
- If you're a carer, you may get an extra amount known as a **Carer's Addition**. This is worth £42.75.

You've nothing to lose by applying,
but potentially a lot to gain.

If you've been turned down before, it's still worth checking every year. Benefits rates change, as can your finances.

How do I claim?

You can claim Pension Credit by calling the Northern Ireland Pension Centre (see page 34).

They will ask you questions over the phone, though you'll need certain details handy, such as:

- Your National Insurance (NI) number.
- Your bank account, income, savings and investments.

You can also ask them to send you a form to fill in at home. If you need help with the form, contact Age NI's Advice and Advocacy Service on freephone **0808 808 7575**.

You can also claim online at [nidirect.gov.uk](https://www.nidirect.gov.uk)

Next steps

To claim, call the Northern Ireland Pension Credit Application Line on:

0808 100 6165 (**0808 100 2198** for textphone)

2. Your home

Housing Benefit: don't pay more than you need to

Housing Benefit helps pay your rent if you are a tenant. You could be entitled to Housing Benefit but are not receiving it.

Can I claim it?

You could get Housing Benefit if:

- You pay rent
- You're on a low income or claiming benefits
- You receive the Guarantee part of Pension Credit
- You have less than £16,000 in savings



What could I get?

What help you receive depends on:

- Your income
- Your savings
- The number of rooms in your home
- How much rent you pay
- Whether you qualify for certain other benefits like Sickness, Carer's or Disability Benefit, or Pension Credit (see page 10)
- Who you live with. For example if you have someone living with you, who is expected to contribute to the rent, an amount will usually be deducted from your Housing Benefit.

Discretionary housing payment

If you get Housing Benefit and still find it difficult to pay your rent in private rented accommodation, you can apply for a discretionary housing payment.

How do I claim?

Contact the **Northern Ireland Housing Executive** to claim (see page 34). You may be able to apply online, by telephone or by completing a form.

Next steps



Contact Age NI's Advice and Advocacy Service for a free benefits check on freephone **0808 808 7575**.

Help with rates

If you are entitled to Guarantee Pension Credit you may get full help with your rates.

If you are an owner occupier and on a low income, you may also get help with rates, but you will have to go through a means test rather than be entitled automatically. There is an upper savings limit of £50,000 and a lower savings limit of £10,000.

Lone Pensioner Allowance

If you are aged 70 or over, and live alone, you may be entitled to a 20% reduction on your rates bill.

This benefit is not means tested so it's worth applying if you live on your own.

There are some exceptions which allow you to claim Lone Pensioner Allowance if don't live alone, for example, if you have a carer living with you. For more information, contact Age NI's Advice and Advocacy Service on freephone **0808 808 7575**.

Next steps



To claim help with rates as an owner occupier, contact the Northern Ireland Housing Executive on **03448 920 902**.

Help with your heating costs

Many of us worry about rising fuel costs, but not heating our homes properly puts us at risk of cold-related illnesses such as pneumonia.

If you have reached Pension Credit age (the minimum age at which you qualify for the benefit), or receive certain benefits, you can get extra money to help you in winter.

Cold Weather Payment

If the average temperature in your area has been, or is expected to be, 0°C (32°F) or below for seven days in a row between November and March, you should get a payment of £25 a week.

Can I claim it?

You should automatically receive a Cold Weather Payment if you get Guarantee Pension Credit. Contact the Northern Ireland Pension Centre if you think you should have received a Cold Weather Payment but didn't (see page 34).

Winter Fuel Payment

An annual payment to help with heating costs, made to households that include someone over Pension Credit age.

In 2023/24 the payments are:

- **£500** if you're under 80
- **£600** if you're 80 or over

You'll usually get less if you live with other people who also qualify – but, between you, it should add up to the same.

Can I claim it?

Most people born before 24 September 1957 will qualify for the payment in 2023/24.

How do I claim?

You usually get a Winter Fuel Payment automatically if you get the State Pension or Pension Credit. You'll receive a letter with the amount and the approximate payment date.

If you don't receive the State Pension or Pension Credit but might be eligible, you need to make a claim by contacting the Winter Fuel Payment Centre on **0800 731 0160**.

You can also download the claim form by visiting **www.gov.uk/winter-fuel-payment/how-to-claim**. You'll need your NI number and bank or building society details to hand.

You only have to claim once. After that, you should get the payment automatically each year – as long as your circumstances don't change.

Next steps



See our *Spread the Warmth* guide for more tips on keeping warm in cold weather, or contact Age NI's Advice and Advocacy Service on freephone **0808 808 7575**.

If you think you should have received a Cold Weather Payment but didn't, call the Northern Ireland Pension Credit Application Line on: **0808 100 6165** (**0808 100 2198** for textphone).

Cost of Living Payments 2023/24

Low income (means-tested) benefits and tax credits

You may be entitled to up to three Cost of Living Payments of £301, £300 and £299 if you get any of the following benefits or tax credits on certain dates:

- Pension Credit
- Universal Credit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit

The payment will be made separately from your benefit.

You will not get a payment if you are only getting New Style Employment and Support Allowance, contributory Employment and Support Allowance, or New Style Jobseeker's Allowance.

If you have a joint claim on the qualifying dates, a single payment of £301, £300 and £299 will be sent using the same payment method used between these dates, if you are eligible.

If you are entitled, you will get:

- £301 paid between 25 April 2023 and 17 May 2023 for most people
- £300 paid during autumn 2023 for most people
- £299 paid during spring 2024 for most people

Disability benefits

You may get a lump sum payment of £150 if you get any of the following on a certain date:

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment
- Armed Forces Independence Payment
- War Pension Mobility Supplement

Most people will be paid the £150 Disability Cost of Living Payment during summer 2023.

Pensioner Cost of Living Payment

If you are entitled to a Winter Fuel Payment for winter 2023 to 2024, you will get an extra £150 or £300 paid with your normal payment from November 2023.

The full amount of Winter Fuel Payment (including the Pensioner Cost of Living Payment) you will get for winter 2023 to 2024 depends on when you were born and your circumstances during the qualifying dates.

You can get a Winter Fuel Payment for winter 2023 to 2024 if you were born before 24 September 1957.

You will be sent a letter in October or November 2023 telling you how much Winter Fuel Payment you will get if you are eligible.



3. Your Wellbeing

Help with your care needs: Attendance Allowance

Attendance Allowance (AA) is a benefit for older people who may need extra help to stay independent at home due to an illness or disability.

There are two weekly rates:

- **£68.10** (lower rate) if you need help either in the day **or** at night
- **£101.75** (higher rate) if you need help both in the day **and** at night

These rates don't depend on your income or savings, or any other benefits you may be receiving - just on the help you need.

You don't have to actually be receiving the help to claim AA, and you can use it in any way you like to stay independent in your own home – it doesn't have to be spent on a carer. If you're entitled to AA, you may also be paid extra money with Pension Credit and Housing Benefit.

Can I claim it?

You can claim AA if all of the following apply to you:

- You're over State Pension Age (if you're under State Pension age then you may be able to claim a different benefit called Personal Independence Benefit - see page 25).
- You have any type of disability, illness or long-term health condition, including sight or hearing impairments.
- You could benefit from help with personal care, like dressing and washing, or any supervision to keep you safe.
- You have needed help for six months (if you're terminally ill, you can claim straight away).

If you're already claiming Personal Independence Payment, you'll continue to receive it after you reach State Pension age, provided you continue to meet the qualifying conditions.

Next steps



You can get a claim form by calling the Disability and Carers Service on **0800 587 0912**.

Alternatively, call Age NI's Advice and Advocacy Service on freephone **0808 808 7575**.

Tips on applying for Attendance Allowance

Most decisions about AA claims are based solely on what you say in the claim form, so don't downplay your needs. Think about all the things you can't do, or have trouble with, because of your condition.

Here are some other tips for filling in the form:

- Give plenty of information in your own words about your personal circumstances. It's OK to repeat yourself.
- List things that you struggle to do without help, even if you've developed ways to cope. Mention if an activity takes you much longer than it would take somebody without a disability, or if it's difficult to do it safely.
- Focus on how often you need help. To qualify for the lower rate of AA, you have to show you need help 'frequently' during the day or at night.
- Describe any accidents, falls or when you've hurt yourself.
- If you have good and bad days, give details of one of the bad days, including how often they happen.
- Attach any supporting information, like GP letters, your care plan, or prescription lists.
- Bear in mind that AA doesn't usually take into account problems with housework, cooking, shopping and gardening.

Myth-buster



Myth: *"I've already been told I don't qualify."*



Reality: Benefits rates change every year, as can your finances, so it's worth making a new claim every year.

“The help completing the forms was invaluable to me. As a result, my husband now receives Attendance Allowance. This has helped pay for heating and taxis for hospital visits.”

Age NI advice client



What if the application is turned down?

If your application is turned down, call Age NI's Advice and Advocacy Service to ask whether you should challenge the decision. Look at all the common care needs below – did you miss any out? It's useful to consider these as part of your application.

Common care needs to consider

When explaining your care needs, think about whether you might need help with any of the following:

- **Washing, bathing and looking after your appearance**
Do you need help getting in and out of the bath or shower; adjusting shower controls; shaving, putting on make-up; washing or drying your hair?
- **Going to the toilet**
Do you need help adjusting your clothes after using the toilet; using the toilet during the night; changing clothes or bedding if you have an accident?
- **Getting dressed or undressed**
Do you need help with fastenings, shoelaces and buttons or to recognise if your clothes are on correctly?

- **Mealtimes**

Do you need help or encouragement to plan and prepare a meal; can you peel and chop vegetables and use the cooker; do you need help eating and drinking?

- **Help with medical treatment**

Do you need help to identify your tablets; to read and understand instructions about taking medication; to manage a condition like diabetes; to recognise if your condition deteriorates; to adjust your hearing aid?

- **Getting around indoors**

Do you need help to navigate stairs; to get up from a chair; to get in and out of bed; to move safely from room to room?

- **Communicating**

Do you need help to understand or hear people, or to be understood by them; to answer the phone; to read and write letters?

- **Supervision**

Do you need someone to watch over you in case you have a seizure or fall; to give you medication for angina or asthma attacks; to help calm you down during a panic attack?

Good to know



Our Advisers can help you fill in your application for Attendance Allowance, which might increase your chances of claiming successfully. Contact Age NI's Advice and Advocacy Service on freephone **0808 808 7575**.

Personal Independence Payment

If you need help with daily activities or getting around because of a long-term illness or disability, you may be entitled to claim Personal Independence Payment (PIP).

PIP has two parts - a **daily living component** and a **mobility component**.

PIP has replaced Disability Living Allowance for anyone making a new claim.

Can I claim it?

You may be eligible for PIP if you're under State Pension age and need help with daily living activities or getting around, or both. If you're awarded PIP before you're of State Pension age, you'll continue to receive it after too. You can still make a claim if you're working.

PIP isn't means-tested, which means it doesn't matter how much income or savings you have.

Daily living component

If you have difficulty with the following activities, you may qualify for PIP:

- Preparing food and drink
- Taking nutrition
- Managing therapy or monitoring a health condition
- Bathing and grooming
- Managing toilet needs or incontinence
- Dressing and undressing
- Communicating
- Engaging socially
- Making financial decisions

Mobility component

If you have difficulty getting around or planning and following a journey, you may also be eligible for PIP under the mobility component.

You will be given a score for each activity depending on how much help you need with it. Many of the activities will take into consideration whether you can do something with the help of an aid or appliance, such as a walking stick, grab rail or shower seat. Your scores will be added up, and if you get enough points you will be awarded one or both components.

How do I claim?

You can claim PIP by phoning the new claims line on **0800 012 1573**. You will then receive an application form to fill in. If you need help with this, call Age NI's Advice and Advocacy Service on freephone **0808 808 7575** for more information. You get the standard rate if you score between eight and 11 points in the daily living and mobility components. You get the enhanced rate if you score 12 points or more.

Disability Living Allowance

If you're over state pension age and getting Disability Living Allowance, you will continue to receive it as long as you meet the qualifying conditions. If your condition gets worse, you may be able to increase the level of the care component of your DLA award. Call Age NI's Advice and Advocacy Service on freephone **0808 808 7575** for more information.

Next steps

To find out how to claim PIP, call Age NI's Advice and Advocacy Service on freephone **0808 808 7575** or visit **www.ageni.org/pip**

Help for your Carer: Carer's Allowance

Carer's Allowance is the main welfare benefit available to help carers. If you look after someone with a disability or health problem, you may be able to claim it – even if you don't think of yourself as a 'carer'.

Can I claim it?

You could qualify if:

- You spend at least 35 hours a week caring for a disabled person – whether you live with them or not.
- The person you look after receives Attendance Allowance, the Disability Living Allowance care component (at the higher middle rate), the Personal Independence Payment daily living component (at either rate), Armed Forces Independence Payment or Constant Attendance Allowance.
- You're not in full-time education or earning more than **£139** a week (after tax and expenses).

If your State Pension is more than **£76.75** a week, you won't be paid Carer's Allowance. Claiming anyway could increase other means-tested benefits you get, but it may reduce certain benefits received by the person you're looking after.

Next steps



For help weighing up your options, it's best to speak to Age NI's Advice and Advocacy Service before claiming Carer's Allowance.

To request a claim form for Carer's Allowance, call the Disability and Carers Service on **0800 587 0912** (see page 34).

Help with health costs

In Northern Ireland everyone is eligible for **free prescriptions**. When you reach 60, you can also get a **free sight test**.

If you receive the Guarantee Credit part of Pension Credit (see pages 10-12), you automatically qualify for help towards additional health costs, including:

- Free dental treatment
- An eye test once a year
- A voucher towards the cost of glasses or contact lenses
- Free wigs and fabric supports
- Help with necessary travel costs to receive healthcare treatment if you're referred by a doctor, dentist or need to see a consultant.

Health Service Low Income Scheme

If you don't get the Guarantee Credit part of Pension Credit but have a low income and less than £16,000 in property, savings or any other money (either on your own or jointly if you're a couple), you may still get some help with these costs through the Health Service Low Income Scheme.

You may be eligible for this scheme if you live permanently in a care home and have savings of less than £23,250.

How do I claim?

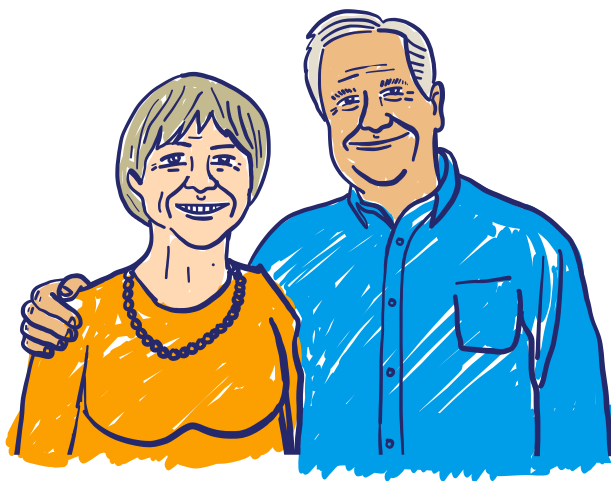
If you receive the Guarantee Credit part of Pension Credit, you're automatically entitled to help with health costs. If you don't receive Guarantee Credit but meet the other criteria, you'll need to fill in a HC1 claim form, which you can pick up from a Social Security Office, dentist, optician or hospital. Or you can download a copy from **www.nidirect.gov.uk**

Help with one-off or urgent expenses

If you're faced with a cost you can't meet because of your low income, or you find yourself without any money at all, you may be able to get help from the Finance Support service.

The Finance Support service includes:

- **Discretionary support**, which is an interest free loan or grant that can help you if you are faced with an exceptional or crisis situation. Discretionary support replaces community care grants and crisis loans for household items and living costs.
- **A Budgeting Loan** of between **£100** and **£1500** may be available if you're receiving Pension Credit and you need to pay for an essential item. You'll need to repay it out of your weekly benefits.
- **A Short Term Advance** can help to tide you over between claiming a benefit and receiving it. You'll usually need to repay the money within three months, out of your weekly benefits.
- **Funeral Payments** can help you cover the cost of a funeral, such as burial or cremation costs and up to **£1000** for other expenses, such as the funeral director's fees.



Can I claim it?

To qualify for any of this help, you usually need to be receiving certain benefits, such as Pension Credit (see page 10) or Housing Benefit (see page 13). To be eligible for a Short Term Advance, you will need to show that you're in financial need.

If you have savings of over £2,000, this will affect your eligibility for Budgeting Loans. The amount you get will also depend on other factors, such as the number of people in your household, any money you already owe to the Social Fund, and your ability to repay the loan. Budgeting Loans are not available if you or your partner currently claim Universal Credit.

There are no savings limits for Funeral Payments.

How do I claim?

To help you determine what financial support is suitable for you, your eligibility and help to apply, contact the Finance Support service on **0800 587 2750**.

Good to know

You can download the Funeral Payments Form and Budgeting Loan Form from **www.ageni.org/financesupport**, or call in to your local Jobs and Benefits Office.

Future changes to benefits

You may have heard that some welfare benefits have been changing in the last few years.

If you're over State Pension age, it's unlikely that these changes will affect you. But they could if your partner or spouse is under the State Pension age.

Benefit cap

This is a limit on the amount you can receive in benefits if you're under State Pension age. This means that if the total amount of certain benefits you receive is above the benefit cap limit, your Housing Benefit or Universal Credit may be affected.

The Department for Communities will get in touch if the benefit cap affects you. This will depend on where you live and whether you live alone or as a couple.

Certain people under State Pension age will be exempt from the benefit cap – for example if they, or anyone they live with, claim a means-tested benefit or receive a disability benefit.

Good to know

If a benefit is '**means-tested**', that means the amount depends on your income and other personal circumstances.

Universal Credit

Universal Credit is the new single benefit payment which replaces a range of other benefits if you are of working age.

It is a means-tested benefit that's now been rolled out throughout Northern Ireland. It's based on several things, such as the hours you work, what you earn and your savings.

If you're a mixed aged couple, meaning only one person is over Pension Credit qualifying age, new rules came in to effect on 15th May 2019.

If you qualify for Pension Credit, you will remain on it, provided your circumstances don't change.

After 15th May 2019, in all new claims or change of circumstances, both you and your partner will have to reach pension age before you can make a claim for Pension Credit. Until then, you will have to claim Universal Credit.

Next steps

For advice and information about Universal Credit, and how it might affect you, or your family, call Age NI's Advice and Advocacy Service on freephone **0808 808 7575** or visit **www.ageni.org/moremoney**

Useful organisations

Age NI Advice and Advocacy Service:

We offer independent and confidential advice, information and support to older people, their families and carers on a range of issues including care, health, housing and money.

Freephone **0808 808 7575**

Lines are open seven days a week from 9am to 5pm Monday-Friday (Except Bank Holidays)

info@ageni.org

www.ageni.org/advice

In **England**, contact Age UK: **0800 678 1602**

www.ageuk.org.uk

In **Wales**, contact Age Cymru: **0300 303 4498**

www.agecymru.org.uk

In **Scotland**, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Carers Northern Ireland

Improves carers' lives by campaigning for change and providing information and advice on benefits, carer's assessments, community care and the rights of working carers. Carers Northern Ireland also offers peer support through its network of local support groups.

Tel: **028 9043 9843**

advice@carersni.org

www.carersni.org

Land and Property Services

Contact LPS in Northern Ireland, to find out about ways to reduce your rates.

Helpline: **0300 200 7801**

www.nidirect.gov.uk/rates-housing-benefit

Disability and Carers Service

Attendance Allowance: **0800 587 0912**

Carer's Allowance: **0800 587 0912**

NI Direct

NI Direct is the official Government website that provides information on public services such as benefits, jobs, the environment, pensions and health services.

www.nidirect.gov.uk

Northern Ireland Housing Executive

General enquiries: **03448 920 900**

Housing Benefit enquiries: **03448 920 902**

www.nihe.gov.uk

Personal Independence Payments

New claims: **0800 012 1573**

Text: **0800 587 0937**

Existing claims: **0800 587 0932**

Winter Fuel Payment helpline

For information and application forms to claim the payment

Tel: **0800 731 0160**

www.nidirect.gov.uk

Northern Ireland Pension Centre

State Pension

To claim: **0808 100 2658**

Enquiries: **0800 587 0892**

Textphone: **0808 100 2198**

Pension Credit

To claim: **0808 100 6165**

Textphone: **0808 100 2198**

pensionservice@nissa.gsi.gov.uk

www.nidirect.gov.uk

Donate today!

Age NI relies on donations to ensure that we continue to support older people in Northern Ireland. To donate please visit ageni.org/donate. Alternatively call **028 9024 5729** or please complete and return the form to:

Age NI, **Freepost RRTU-HSZY-LTHZ**, 3 Lower Crescent, Belfast, BT7 1NR.

Every donation makes a difference. Thank you.

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Address:	Postcode:
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Card no.

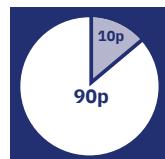
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For every £1 you donate, 90p directly benefits older people.*

By leaving a gift in your will, your kindness will help to support future generations of older people. Visit ageni.org/giftsinwills



How You Can Help



Donate to our shops

Our shops depend on your generous donations. Bring in any unwanted quality items to your local shop:

www.ageni.org/stores



Leave a gift in your Will

Leaving a gift in your Will of just 1% will make a lasting difference to older people across Northern Ireland.

Find out more on our website: www.ageni.org/giftsinwills



Fundraise for Age NI

Run, knit, bake and more for Age NI! If you're taking on a challenge or organising an event and want to support Age NI, create a fundraising page here:

www.ageni.org/fundraisingideas

Keep In Touch



Join our mailing list

Sign up to our monthly newsletter for updates on our programmes, events and more: www.ageni.org/newsletter



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Call the Age NI Advice and Advocacy Service on freephone **0808 808 7575** or go to **www.ageni.org/moremoney** to put more money in your pocket.



3 Lower Crescent, Belfast BT7 1NR



028 9024 5729



Email: **info@ageni.org**
www.ageni.org