



PENSION CREDIT: Fact Sheet

What is Pension Credit?

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing cost such as ground rent or service charges. Pension Credit is separate from your State Pension. You can get Pension Credit even if you have other income, savings or own your own home.

How much could I get?

Pension Credit is worth, on average, £3,900 a year. You might get extra help if you're a carer, severely disabled, or responsible for a child or young person. You can use the Pension Credit calculator to find out if you're eligible for Pension Credit and how much you could get:

www.gov.uk/pension-credit-calculator

What else could I get if I claim Pension Credit?

If you get Pension Credit you can also get other help, such as:

- Housing Benefit if you rent the property you live in
- a Winter Fuel Payment
- Support for Mortgage Interest if you own the property you live in
- a Council Tax discount
- a free TV licence if you're aged 75 or over
- help with NHS dental treatment, glasses and transport costs for hospital appointments, if you get a certain type of Pension Credit
- help with your heating costs through the Warm Home Discount Scheme
- a discount on the Royal Mail redirection service if you're moving house

Pension Credit eligibility

You must live in England, Scotland or Wales and have reached State Pension age to qualify for Pension Credit. When you apply for Pension Credit your income is calculated. If you have a partner, your income is calculated together.

Pension Credit tops up:

- your weekly income to £218.15 if you're single
- your joint weekly income to £332.95 if you have a partner

If your income is higher, you might still be eligible for Pension Credit if you have a disability, you care for someone, you have savings or you have housing costs.

How do I apply?

- Apply for Pension Credit online at gov.uk/pension-credit
- Apply for Pension Credit via telephone on **0800 99 1234**
- For more options on how to apply, please go to www.northumberland.gov.uk/pensioncredit

What information do I need to apply?

You'll need the following information about you and your partner if you have one:

- National Insurance number
- information about any income, savings and investments you have
- information about your income, savings and investments on the date you want to backdate your application to (usually 3 months ago or the date you reached State Pension age if this is sooner)

You'll also need your bank account details. Depending on how you apply, you may also be asked for your bank or building society name, sort code and account number.

Can someone help me apply?

As part of our commitment to support our residents, Northumberland County Council is working with Age UK Northumberland and Citizen's Advice Northumberland to provide you with further information and offer you help to apply for Pension Credit.

Age UK Northumberland and Citizen's Advice Northumberland can support you to claim the money you're entitled to, whether that is Pension Credit or other benefits.

Age UK Northumberland

Your local Age UK can offer you free, confidential and impartial advice on benefit and money matters. They can also help you with making these benefit claims.

Get in touch with their expert advisers and find out if you are eligible.

To book an appointment with our advisers, contact: **01670 784800**

Citizen's Advice Northumberland

Citizen's Advice Northumberland are also available to support you to make your application and can be contacted on **0808 278 7944**.

