

Pension Credit



Department
for Work &
Pensions

Other help you may get

This booklet will help you to find out about:

- other help for people who are sick or disabled, or for carers
- help with extra costs if you're on a low income or getting certain benefits
- help with paying for where you live
- paying for fuel, water and service charges, and
- where to get more information.

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This booklet is about other help you may get when you are getting Pension Credit. It also tells you about other help you may be able to get if you stop getting Pension Credit.

Other help for people who are sick or disabled, or for carers

Attendance Allowance

This is a benefit for people aged 65 or over who need a lot of help with personal care because of a physical or mental illness or a disability. It is extra money that can be paid as well as Pension Credit. Getting Attendance Allowance may also mean you get an extra amount added to your Pension Credit. However, in some cases the rules are different. For example, if you live in a care home. Find out more at

www.gov.uk/attendance-allowance

Disability Living Allowance

This is a benefit for people under 65 who need a lot of help with personal care because of a physical or mental illness or a disability. It can also be paid to people who need help with getting around because of their illness or disability.

Getting Disability Living Allowance may mean you get an extra amount added to your Pension Credit. However, in some cases the rules are different. For example, if you live in a care home.

Disability Living Allowance is ending for people who were born after 8 April 1948 and are 16 or over. Find out more at **www.gov.uk/dla-disability-living-allowance-benefit**

Personal Independence Payment

Personal Independence Payment is a tax-free benefit to help towards some of the extra costs you may have because of a health condition or disability. Personal Independence Payment replaces Disability Living Allowance for people aged 16 or over but under 65 when they claim. You cannot get Personal Independence Payment and Disability Living Allowance at the same time. Find out more at **www.gov.uk/pip**

Carer's Allowance

This is a benefit for people who care for someone who is severely disabled. The disabled person must be getting:

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance care element at the middle or highest rate, or
- the daily living component of Personal Independence Payment

If you get Carer's Allowance an extra amount will normally be added to your Pension Credit. You may get this for up to 8 weeks after you stop getting Carer's Allowance. Find out more at **www.gov.uk/carers-allowance**

Severe Disablement Allowance

If you already get Severe Disablement Allowance, you will continue to do so as long as you meet the qualifying conditions. Find out more at **www.gov.uk/severe-disablement-allowance**

Help with extra costs if you're on a low income or getting certain benefits

For information on what help is available for health costs please visit **www.nhs.uk/NHSEngland/Healthcosts/Pages/help-with-health-costs.aspx**

If you are living on a low income, or getting or could get certain benefits, you may be able to get help with important costs that are hard to meet out of your regular income.

Budgeting Loans

A Budgeting Loan is an interest-free loan.

You can get money for things like:

- household items
- travel expenses
- improving, maintaining or securing your home.

You have to repay the loan. Find out more at **www.gov.uk/budgeting-loans**

Cold Weather Payment

This can help with extra heating costs during periods of very cold weather. You do not have to pay it back. Find out more at

www.gov.uk/cold-weather-payment

Sure Start Maternity Grant

This can help with costs such as buying things a new baby needs immediately. You do not have to pay it back. Find out more at

www.gov.uk/sure-start-maternity-grant

Funeral Payments

This is a one-off payment which helps you with funeral costs. Payment depends on your circumstances, not the circumstances of the person who has died. Funeral Payments have to be paid back from the estate of the person who has died, if they left one.

Find out more at **www.gov.uk/funeral-payments**

Help with paying for where you live

If you pay rent or Council Tax you may get help from your local council while you are getting Pension Credit. This help is called Housing Benefit and Council Tax reduction.

Even if you are not getting Pension Credit, you may still get Housing Benefit and a reduction in your Council Tax. Get in touch with your local council to find out more about this. Find out more at **www.gov.uk/housing-benefit**

Paying for fuel, water and service charges

The Pension Credit you get includes money for

- personal expenses, and
- things like fuel bills, water bills and service charges you are responsible for

If you have a bill you cannot pay, get in touch with the supplier or person you owe the money to. If you cannot make your own arrangement with them, get in touch with the office that pays your benefit straight away. We may be able to help by taking money off your Pension Credit payment each week and paying it to the supplier or other person for you. We call this a *third party deduction*.

Keeping your costs down

Your electricity, gas and water suppliers can give you advice on how to keep your costs down. Your electricity, gas and water statement tells you how to get advice.

You may also be able to get financial help to improve your heating system if your boiler is broken or doesn't always work.

There are different schemes depending on where you live.

England and Wales

Phone: **0300 123 1234**

Website: **www.energysavingtrust.org.uk**

Scotland

Phone: **0808 808 2282**

Website: **www.energysavingtrust.org.uk/scotland**

Wales

Phone: **0808 808 2244**

Website: **www.nestwales.org.uk**

Warm Home Discount Scheme

The Warm Home Discount Scheme helps vulnerable people with costs of keeping warm in the winter. The government will write to those people who get Pension Credit each winter to let them know how they could get a discount on their electricity bill. Find out more at **www.gov.uk/the-warm-home-discount-scheme**

Where to get more information

For more information about Pension Credit go to **www.gov.uk/pension-credit**

Or contact us using the phone number or address on the letter that came with this booklet. You may also be able to get help from your local Citizens Advice Bureau, the Money Advice Service or other independent advice agencies. You can find their phone numbers in the phone book.

If you don't have a computer, you could use a friends' or family members' computer. You can also use them at your local library, for example.

If you want to speak to someone, you can also phone us on **0345 606 0265**

This booklet gives general guidance on the rights and responsibilities of customers. It should not be treated as being a current and comprehensive statement of the law.



