

Herefordshire Community Network

Support for Ukraine – information for guests

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 costs such as ground rent or service charges.

To claim Pension Credit, you have a few options:

Online Application: If you already claim your State Pension and there are no children or young people included in your claim, you can apply online through the GOV.UK website.

[Information you will need to apply online - Apply for Pension Credit \(apply-for-pension-credit.service.gov.uk\)](https://www.gov.uk/apply-for-pension-credit)



Phone Application: Call the Pension Credit claim line at 0800 99 1234. They can assist you in filling out the application over the phone. The lines are open Monday to Friday, from 8 am to 6 pm.

Remember to gather the necessary information about your income, savings, investments, and National Insurance number before applying. If you need further assistance, consider reaching out to voluntary organizations like Citizens Advice or Age UK

How to claim

You can start your application up to 4 months before you reach [State Pension age](https://www.gov.uk/state-pension-age).

[Check your State Pension age - GOV.UK \(www.gov.uk\)](https://www.gov.uk/state-pension-age)

You can apply any time after you reach State Pension age, but your application can only be backdated by 3 months. This means you can get up to 3 months of Pension Credit in your first payment if you were eligible during that time.

What you'll get

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



Herefordshire Community Network

Support for Ukraine – information for guests

You may get extra amounts if you have other responsibilities and costs.

The top up and extra amounts are known as 'Guarantee Credit'.

If you have a severe disability

You could get an extra £81.50 a week if you get any of the following:

- Attendance Allowance
- the middle or highest rate from the care component of Disability Living Allowance (DLA)
- the daily living component of Personal Independence Payment (PIP)
- Armed Forces Independence Payment
- the daily living component of Adult Disability Payment (ADP) at the standard or enhanced rate

Information you'll need

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)
- 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.

Report a change of circumstances

You need to report changes to you and your partner's personal and financial circumstances.

Herefordshire Community Network

Support for Ukraine – information for guests

Your claim might be stopped or reduced if you do not report a change straight away. Some changes will increase the amount of Pension Credit you could get.

Changes to your personal circumstances

A change of personal circumstances can include:

- moving to a new address
- starting or stopping living with a partner
- the death of a partner who is named on your claim
- starting or stopping work
- going into hospital or a care home
- people moving in or out of your house
- changing your name
- switching your bank account
- changes to your Post Office card account
- leaving England, Scotland and Wales for any period (for example, going on holiday)
- you start or stop looking after a child or young person under the age of 20
- changes to your immigration status, if you're not a British citizen

Changes to your financial circumstances

You also need to report if your income or expenses change. This can include changes to:

- housing costs, for example ground rent or service charges
- benefits that anyone living in your home gets - including getting a new benefit or a benefit being stopped
- occupational or personal pensions - including if you start to get a new pension or take a lump sum out of your pension pot

Herefordshire Community Network

Support for Ukraine – information for guests

- other income, for example foreign pensions or Working Tax Credits
- savings, investments or property

Call the Pension Credit helpline if you're not sure if you need to report a change.

You could be taken to court or have to pay a penalty if you give wrong information or do not report a change in your circumstances.

How to report a change

Telephone: 0800 731 0469

Textphone: 0800 169 0133

Other help if you get 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
- [Cost of Living Payments](#)
- [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

Older person's bus pass



Herefordshire Community Network

Support for Ukraine – information for guests

Herefordshire Council offers some residents free travel on local bus services. Free bus travel with these passes is available between 9.30am and 11pm on Monday to Friday, and all day on Saturdays, Sundays and bank holidays. You can travel:

- Across Herefordshire and the rest of England
- Between Herefordshire and places in Wales, provided that each bus journey starts or finishes in Herefordshire
- Between Presteigne and Knighton in Powys

Free bus travel is linked to the state pension age. You can get a bus pass for free travel when you reach the female state pension age (whether you're a man or a woman). This will change in the coming years to reflect the gradual change in pensionable age. You can [check whether you are eligible for a free bus pass on GOV.UK](#).

You can apply up to 60 days before you become eligible although the pass will only be sent to you shortly before this date.

Applying online is the quickest way of applying for a new bus pass. Simply:

1. Complete some personal details so we can confirm your identity
2. Add a digital photograph or take one with your webcam (check the [government guidelines on photos](#))
3. Add your preferred method of contact
4. Verify and submit your application

If you have lived at your current address for less than three years, you may also be asked to send us proof of your address. You will be advised of this during the application.

To apply for a bus pass use the link to the website or scan the QR code:

[Free Travel Pass Registration - Before you apply \(concessioncard.net\)](#)



Information correct as of 1.08.2024