

Around a third of eligible pensioners do not claim **Pension Credit**. Check if you can get your State Pension topped up to **help with living costs**.



Dear Resident,

The Government estimates that up to 1 million pensioner households may be entitled to Pension Credit, but do not claim it. **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.

It is NOT automatic so you MUST claim it. So please check if you are entitled, or pass this leaflet on to someone who you think may benefit.



Rebecca Harris
Member of Parliament for Castle Point



It's free and easy to find out if you're eligible for Pension Credit and how much you could get. Use the Pension Credit calculator online: [Gov.uk/pension-credit-calculator](https://www.gov.uk/pension-credit-calculator)

Or Call the Pension Service helpline on freephone: **0800 731 0469**

Textphone: 0800 169 0133 Relay UK (if you cannot hear or speak on the phone):
18001 then 0800 731 0469 *Monday to Friday, 8am to 5pm (except public holidays)*

You'll need details of earnings, benefits and pensions, savings and investments and the same details for your partner if you have one.

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

- Housing Benefit if you rent the property you live in
- OR ● Support for Mortgage Interest if you own the property you live in
- Council Tax Reduction
- A free TV licence if you're aged 75 or over
- Help with NHS dental treatment, glasses and transport costs for hospital appointments
- Help with your heating costs



If you get **Pension Credit**, you could get **help with heating bills, housing costs and free NHS dental care.**



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.

What could I get?

Pension Credit tops up:

- your weekly income to **£182.60** if you're single
- your joint weekly income to **£278.70** if you have a partner

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person. The top up and extra amounts are known as 'Guarantee Credit'. For example you have a severe disability you could get an extra **£69.40** a week.

To help further, if you apply for Pension Credit you may be able to get up to 3 months backdated payment from the day you were first entitled up to the date you apply. Some people have had as much as £1,000 with their backdated payment.

Other Useful Numbers

- Castle Point Borough Council – 01268 882200
- Essex County Council – 0345 743 0430
- Office of Rebecca Harris MP– 020 7219 7206
- Canvey Island Town Council - 01268 683965
- Age UK (Essex) – 01245 346106
- Step Change (debt advice) – 0800 138 1111
- Citizens Advice Bureau – 0808 278 7877
- Anglian Water – 03457 145 145
- Home Heat Helpline – 0800 33 66 99

Even if you **own your home** or **have some savings**, it's worth checking to see if you're entitled to **Pension Credit** – you might be surprised.

