

SUPPORTING

YOU WITH THE

COST OF LIVING



SUPPORT FOR PENSIONERS IS HERE THIS WINTER

derby.gov.uk/costofliving

communityactionderby.org.uk

In response to the recent changes in financial support for pensioners, we've created this leaflet to guide you through the various support that's available to pensioners in Derby.

With the cost-of-living crisis continuing to affect many households, it's more important than ever to know what help is out there.

Whether you need assistance with your pension, housing costs, energy bills, or other essential services, there are local organisations that could help.

Our Warm Welcome Hubs provide our residents with a warm space and a drink.

The Household Support Fund will continue to benefit residents this winter. Provided by the Department of Works and Pensions, it provides crisis support to households most in need.

Over the last six months we've supported:

- 5,581 pensioners to access food and support through the Warm Welcome Hubs
- 5000+ households with food and energy vouchers



WINTER FUEL PAYMENTS:

Whilst Winter Fuel Payments have changed, it is still available alongside Pension Credit for those who need it.

If you were born before 23 September 1958, you could get either £200 or £300 to help you pay your heating bills for winter 2024 to 2025. To be eligible for these payments you must live in England or Wales and get one of the following:

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

To find out if you are eligible or to make a claim, visit gov.uk/winter-fuel-payment

The deadline to submit a backdated claim and receive the Winter Fuel Payment is Sunday 21 December.

PENSION CREDIT:

There is currently over £9 million of unclaimed Pension Credit in Derby. Pension Credit boosts weekly income to at least £218.15 for single pensioners or £332.95 for couples. You can find the calculator at gov.uk/pension-credit-calculator

You can call **0800 731 0469** or textphone **0800 731 0464** to contact the Pension Service.

More information on Pension Credit, checking eligibility and the application process are detailed on the next few pages.



Pension Credit

FACTSHEET

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 costs 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:

- The Winter Fuel Payment (or the equivalent in Scotland)
- Help with heating costs through the Warm Home Discount Scheme and Cold Weather Payment
- Housing Benefit if you rent the property you live in
- 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
- A discount on the Royal Mail redirection service if you're moving house

Am I eligible?

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?

You can apply for Pension Credit online: [gov.uk/pension-credit](https://www.gov.uk/pension-credit)

You can also call the Pension Credit claim line on **0800 99 1234**

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.

How do I find out more?

You can find out more about Pension Credit by visiting [gov.uk/pension-credit](https://www.gov.uk/pension-credit)

Eligibility criteria apply.



PENSION CREDIT

How do I apply?

Pension Credit could give you around **£3,900** a year, on average, to help with your living costs if you're over State Pension age and on a low income. Plus, you could get the **Winter Fuel Payment**.*

STEP 1

Check eligibility

Use the quick **online calculator** to check eligibility and how much you could get.

STEP 2

Have the following information ready

- ✓ National Insurance number
- ✓ Information about any income, savings and investments you have
- ✓ Bank details

STEP 3

Apply online

Visit **gov.uk/pension-credit** to apply online.

Alternatively, you can call the **Pension Credit claim line** on **0800 99 1234**.

STEP 4

Wait to hear from us

You will be notified by post when your claim has been assessed.



WARM WELCOME HUBS



Our Warm Welcome Hubs provide warm spaces to Derby city residents, along with drink and hot food, support and advice and signposting to other support services.

You can find your nearest Warm Welcome Hub by calling **01332 346 266**, texting **07490 341584** or visiting **communityactionderby.org.uk**

OTHER SUPPORT

Benefits and Financial Advice

Call our Benefits Support Team on **01332 643 394**, deaf customers can text **Relay UK 18001 07774 333412**.

Community Action Derby hosts the online Cost of Living Hub on its website. This includes a range of useful advice and support, as well as the list of Warm Welcome Hubs. This is available at: **www.communityactionderby.org.uk/costofliving**. If you can't access the internet, you can call Community Action on **01332 346 266** for signposting support. Deaf customers can textphone **07490 341 584**.

Age UK Derby and Derbyshire offers lots of services for older people and their family. Call them on **01773 768240**, deaf customers can call **Relay UK 18001 01773 768240**. Use the online pension credit calculator **www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/pension-credit/**

Citizen's Advice Bureau – Debt Advice Service

If you need support in managing your debts, Citizens Advice Mid Mercia, which covers Derby City has a free Debt Advice Service. To arrange an appointment call the Debtline on **01332 228745**, deaf customers can call **Relay UK 18001 01332 228745**.

Derby Food 4 Thought Alliance supports people in Derby who are experiencing food insecurity, through food provision, signposting, support and advice. Call them today on **01332 346266**, deaf customers can call **Relay UK 18001 01332 228745** or email **info@df4ta.com**

Home Energy Advice

Our Home Energy Advice team can help with saving money on your bills, keeping warm and making your home more efficient. Email **home.energy@derby.gov.uk** or go to **derby.gov.uk/climate**

Derby Advice & Money

If you are a Derby Homes tenant and you're struggling to pay your rent, get in touch with the Derby Advice team, who can provide support for benefit entitlements, financial planning support, debt support and more. Contact the team by phone **01332 888777**, deaf customers can text **Relay UK 18001 07774 333412** or email **money.adviceteam@derbyhomes.org**

Direct Health & Advice (DHA)

DHA have advisors who can provide you with free confidential and impartial advice. For support or an appointment, call **0115 9300199**, deaf customers can call **Relay UK 18001 0115 9300199** or email **training@dhadvice.org**

Welfare Reform

Our Welfare Reform team supports people in Derby who are in crisis or experiencing financial hardship through signposting, support, and advice. Telephone **01332 643790**, deaf customers can text **Relay UK 18001 07774 333412** or email **training@dhadvice.org**





SUPPORTING YOU WITH THE COST OF LIVING

We're all being affected by rises in energy bills, food and petrol, and many of us are struggling to keep up and to make ends meet.

Derby City Council has partnered with Community Action Derby, and Derby Homes to create an online hub with advice and support about dealing with the cost of living, to help with rising costs including:



HOUSING
+ RENTAL



INCREASE
YOUR INCOME



HEALTH +
WELLBEING



PAYING
THE BILLS



DEBT
SUPPORT



FOOD, CLOTHING,
TOILETRIES + FURNITURE



FAMILY
SUPPORT



WARM
SPACES

derby.gov.uk/costofliving **or** communityactionderby.org.uk



We can give you this information in any other way, style or language that will help you access it. Please contact us on **01332 640000** or **derby.gov.uk/signing-service**

Punjabi

ਇਹ ਜਾਣਕਾਰੀ ਅਸੀਂ ਤੁਹਾਨੂੰ ਕਿਸੇ ਵੀ ਹੋਰ ਤਰੀਕੇ ਨਾਲ, ਕਿਸੇ ਵੀ ਹੋਰ ਰੂਪ ਜਾਂ ਬੋਲੀ ਵਿੱਚ ਦੇ ਸਕਦੇ ਹਾਂ, ਜਿਹੜੀ ਇਸ ਤੱਕ ਪਹੁੰਚ ਕਰਨ ਵਿੱਚ ਤੁਹਾਡੀ ਸਹਾਇਤਾ ਕਰ ਸਕਦੀ ਹੋਵੇ। ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ ਇੱਥੇ ਸੰਪਰਕ ਕਰੋ: **01332 640000** ਜਾਂ **derby.gov.uk/signing-service**

Polish

Aby ułatwić Państwu dostęp do tych informacji, możemy je Państwu przekazać w innym formacie, stylu lub języku. Prosimy o kontakt: **01332 640000** lub **derby.gov.uk/signing-service**

Slovak

Túto informáciu vám môžeme poskytnúť iným spôsobom, štýlom alebo v inom jazyku, ktorý vám pomôže k jej sprístupneniu. Prosím, kontaktujte nás na tel. č.: **01332 640000** alebo na stránke **derby.gov.uk/signing-service**

Urdu

یہ معلومات ہم آپ کو کسی دیگر ایسے طریقے ، انداز اور زبان میں مہیا کر سکتے ہیں جو اس تک رسائی میں آپ کی مدد کرے۔ براہ کرم **01332 640000** یا **derby.gov.uk/signing-service** پر ہم سے رابطہ کریں

