Coming Home

COMING HOME GUIDE

Money and help for the person you look after: Pension Credit, Blue Badge and Council Tax

A family guide for England, Wales, Scotland and Northern Ireland

Version 1.1 • October 2026. Next review: March 2027

About this guide

This guide is correct at October 2026, version 1.1. We've written it in good faith as general guidance to help carers and families. It isn't legal, financial or medical advice. Rules and rates change, so before you act, please make sure you have the latest version of this guide and look at the official sources: GOV.UK, Social Security Scotland, nidirect and your local council. To the extent the law allows, we can't accept liability for any errors or omissions, or for decisions made on the strength of this guide. In a medical emergency call 999. For urgent advice, contact NHS 111.

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How to use this guide

Version 1.1. October 2026. Next review: March 2027. Rules and rates read on 3 October 2026, for the 2026/27 tax year (rates from 6 April 2026). Energy figures are for winter 2026 to 2027. We review this guide every year in March, so the new version is ready for the April rate changes.

Who this guide is for: families who have sorted the main disability benefit, or aren't sure where to start, and want to know what else there is. It covers England, Wales, Scotland and Northern Ireland.

How to use it: each section is short and points to the official page. Section 7 is a one-page list to tick through. Other Coming Home guides cover Attendance Allowance, Carer's Allowance and adapting a home in detail, so this guide links to them rather than repeating them. Every figure has a source and a date, and the full list is in "Sources" at the back. Amounts marked "estimate" are our own sums.

Guidance, not advice. This guide can't take everything into account. DWP, Social Security Scotland, the Department for Communities, the council or the energy supplier makes each decision. For advice on your situation, contact Citizens Advice, Age UK, Carers UK or Advice NI (see "Where to get help").

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

01

Start here

Much of the help in this guide depends on two things: whether the person gets a disability benefit, and whether they get Pension Credit. So start with those.

- **Disability benefit first.** If they're over State Pension age and need help with personal care, read our Attendance Allowance guide (Pension Age Disability Payment in Scotland): www.cominghomecare.app/guides/attendance-allowance?ref=guide-money-and-help
- **If you look after them for 35 hours a week or more,** read our Carer's Allowance guide (Carer Support Payment in Scotland): www.cominghomecare.app/guides/carers-allowance?ref=guide-money-and-help
- **If the home needs changes,** read our guide to adapting a home: www.cominghomecare.app/guides/adapting-a-home?ref=guide-money-and-help

To see what you and they might be entitled to, answer the 8 quick questions in the Benefits finder. It covers the main disability and carer benefits, Pension Credit, Council Tax help and more, for all four nations: www.cominghomecare.app/benefits-check?ref=guide-money-and-help

02

Pension Credit

Pension Credit is extra money for people over State Pension age on a low income. It's separate from the State Pension, and they can get it even if they have some savings or own their home (GOV.UK, Pension Credit, read 3 Oct 2026).

How much in 2026/27 (GOV.UK, Pension Credit: what you could get, read 3 Oct 2026):

Part	Weekly	About a year (estimate, weekly × 52)
Tops up income to, single	£238.00	about £12,376
Tops up income to, couple	£363.25	about £18,889
Severe disability addition	£86.05	about £4,475
Extra amount for carers	£48.15	about £2,504

- **Severe disability addition:** for someone who gets a qualifying disability benefit such as Attendance Allowance. It usually applies only if no other adult lives with them, and nobody is paid Carer's Allowance for looking after them (DWP, Decision Makers' Guide chapter 78, 16 Apr 2026). Our Carer's Allowance guide explains how a carer's claim can affect it.
- **Extra amount for carers:** for someone who gets Carer's Allowance or Carer Support Payment, or has claimed it but isn't paid because of another benefit (GOV.UK, Pension Credit: what you could get).

What counts (GOV.UK, Pension Credit: eligibility, read 3 Oct 2026):

- Income includes the State Pension, other pensions, earnings and most benefits.
- Attendance Allowance, Pension Age Disability Payment, PIP, Disability Living Allowance, Housing Benefit and Council Tax Reduction don't count as income.
- Savings of £10,000 or less don't affect it. Above that, every £500 counts as £1 a week of income.
- Their income may be above £238 and they might still get some, if they're disabled, a carer or have housing costs.

Why even a small award matters. Pension Credit can open up other help (GOV.UK, Pension Credit):

- Housing Benefit if they rent, and a Council Tax Reduction
- Cold Weather Payments, or Winter Heating Payment in Scotland (section 5)
- the Warm Home Discount in England, Wales and Scotland (section 5)
- a TV licence at no cost if they're 75 or over
- help with NHS dental costs, glasses and travel to hospital appointments, with the Guarantee Credit part

Claiming (GOV.UK, Pension Credit: how to claim, read 3 Oct 2026):

- Online, if they've already applied for their State Pension, or call the claim line on 0800 99 1234 (Relay UK: 18001 then 0800 99 1234), Monday to Friday, 8am to 6pm. A family member or friend can call for them.
- By post, on the claim form, to Freepost DWP Pensions Service 3.
- A claim can be backdated by up to 3 months, so they could get up to 3 months in the first payment if they were entitled then.
- Have their National Insurance number, income, savings and bank details ready.

Northern Ireland: the same amounts, run by the Department for Communities. Claims can also be backdated by 3 months (nidirect, Understanding Pension Credit, read 3 Oct 2026).

03

Blue Badge

A Blue Badge lets the holder park closer to where they're going, as a driver or a passenger. It usually lasts up to 3 years, and they must reapply before it runs out (GOV.UK, Apply for or renew a Blue Badge, read 3 Oct 2026).

Nation	Fee	Apply to	How long it usually takes
England	up to £10	the council, online through GOV.UK	a decision within 12 weeks
Wales	no charge	the council, or online through GOV.UK	ask the council
Scotland	£20 at most councils	the council	ask the council, and reapply at least 12 weeks before a badge runs out
Northern Ireland	£10	the Department for Infrastructure, through nidirect	6 to 8 weeks

Sources: GOV.UK, Apply for or renew a Blue Badge; Welsh Government, Blue Badges: eligibility, read 3 Oct 2026; mygov.scot, Blue Badge, updated 15 Jul 2025; nidirect, Apply for or renew a Blue Badge, read 3 Oct 2026.

Who gets one without further questions (England). People aged 3 or over automatically qualify if they get one of these (GOV.UK, Can I get a Blue Badge?, updated 10 Aug 2021):

- the higher rate of the mobility component of Disability Living Allowance
- PIP with 8 points or more for "moving around"
- PIP with 10 points for descriptor E under "planning and following journeys"
- a War Pensioners' Mobility Supplement

Scotland's list also includes Adult Disability Payment and Child Disability Payment at certain levels (mygov.scot, Who automatically qualifies for a Blue Badge, updated 15 Jul 2025).

Everyone else can still apply. Attendance Allowance isn't on the automatic list, so the council looks at how far and how well they can walk, using the extra information on the form (GOV.UK, Can I get a Blue Badge?). Describe a typical trip: how far they get, how long it takes and what help they need.

Have ready: a recent digital photo, proof of identity, proof of address, and proof of any benefits, such as the award letter (GOV.UK, Apply for or renew a Blue Badge).

If it's refused, the council should say why. You can ask it to think again if something important was missed, or reapply if their walking gets harder.

04

Council Tax, and rates in Northern Ireland

Council Tax help comes in a few main kinds, and you usually have to apply for each one:

- **Council Tax Reduction** for people on a low income or benefits, of up to 100% of the bill (GOV.UK, Apply for Council Tax Reduction, read 3 Oct 2026). Pension Credit usually helps with this (section 2).
- **Discounts when someone isn't counted,** for example a live-in carer, or someone with significant difficulties with memory, understanding or judgement, such as with dementia (GOV.UK, Council Tax: who has to pay, read 3 Oct 2026).
- **The disabled band reduction** for a home with an extra room, bathroom, kitchen or wheelchair space a disabled person needs (GOV.UK, Council Tax: discounts for disabled people, updated 5 Feb 2025).

Northern Ireland has domestic rates, not Council Tax, with a Disabled Persons Allowance, a Lone Pensioner Allowance, and Housing Benefit and Rate Relief (nidirect, Disabled Persons Allowance, read 3 Oct 2026).

Our guide to Council Tax help for carers and families explains each one in every nation, with a letter you can copy.

05

Energy bills and heating payments

The price cap this winter: from 1 October to 31 December 2026, the cap for a typical household paying gas and electricity by Direct Debit is £1,723 a year. It limits unit rates and standing charges, not the total bill, so a home that uses more energy pays more (Ofgem, Energy price cap will rise by 4% from October 2026, 26 Aug 2026). The cap changes every 3 months, so this figure dates quickly.

Warm Home Discount: £150 off the electricity bill for winter 2026 to 2027. The supplier takes it off the bill (GOV.UK, Warm Home Discount Scheme, read 3 Oct 2026).

- **England and Wales:** usually automatic if, on 23 August 2026, they or their partner got Universal Credit, Housing Benefit, income-related Employment and Support Allowance or Pension Credit, and their name was on the electricity bill (GOV.UK, Warm Home Discount: England and Wales).
- **Scotland:** automatic for Pension Credit and some other groups. Others apply to their supplier (GOV.UK, Warm Home Discount: Scotland).
- **Northern Ireland:** the scheme doesn't apply.

Winter Fuel Payment (England, Wales and Northern Ireland): between £100 and £300 for winter 2026 to 2027, for people born on or before 27 June 1960. Most people get it automatically, with a letter in October or November. If their own income is over £35,000, HMRC takes it back (GOV.UK, Winter Fuel Payment, read 3 Oct 2026; nidirect, Winter Fuel Payment, read 3 Oct 2026).

Pension Age Winter Heating Payment (Scotland): replaced Winter Fuel Payment in Scotland. It's mostly paid automatically, and the page says letters are being sent from November 2026. Between £105.55 and £316.70 is the amount shown on mygov.scot when we looked, 3 October 2026; the page doesn't give a date for it, so look up the current amount. The same £35,000 income rule applies (mygov.scot, Pension Age Winter Heating Payment, read 3 Oct 2026, page undated).

Cold Weather Payment (England, Wales and Northern Ireland): £25 for each 7-day spell when the average temperature in the area is zero degrees or below, between 1 November 2026 and 31 March 2027, for people on certain benefits such as Pension Credit. It's paid automatically (GOV.UK, Cold Weather Payment, read 3 Oct 2026; nidirect, Cold Weather Payment, read 3 Oct 2026).

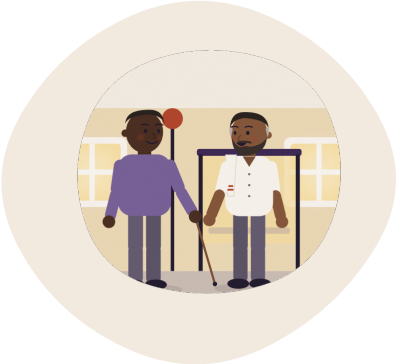
Winter Heating Payment (Scotland): a single payment each winter for people on certain benefits, whatever the weather. It's paid automatically from December. It was £62.00 for winter 2025 to 2026 (mygov.scot, Winter Heating Payment, updated 20 Feb 2026). Look up the current amount before winter 2026 to 2027.

Priority Services Register: ask the energy supplier and the network operator to add them. It's for people of State Pension age, disabled people and others who need extra help, for example people who rely on powered equipment at home. Ask again after switching supplier (Ofgem, Join your supplier's Priority Services Register, read 3 Oct 2026).

If bills are hard to pay, talk to the supplier about an affordable plan, and look at a fixed tariff. Ofgem says some fixed deals are £100 or more below the October cap (Ofgem, 26 Aug 2026).

06

Travel: bus passes and railcards



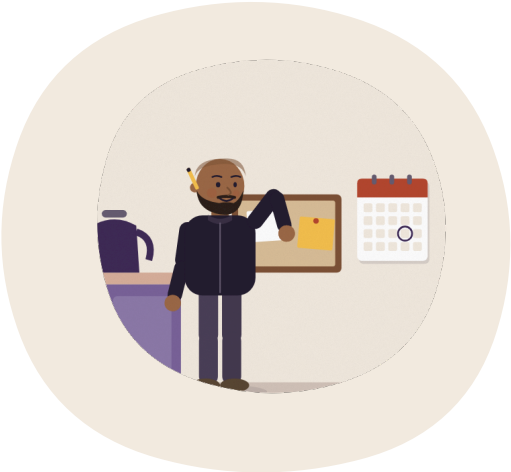
Bus passes:

- **England:** an older person's bus pass from State Pension age, or from 60 in London for travel within London. A disabled person's bus pass if they're "eligible disabled". Apply to the council (GOV.UK, Apply for an older person's bus pass, read 3 Oct 2026; GOV.UK, Apply for a disabled person's bus pass, read 3 Oct 2026).
- **Wales:** a Concessionary Travel Card from 60, or for eligible disabled people. Some disabled people can get a companion card, so someone can travel with them at no charge (Transport for Wales, Your Concessionary Travel Card, read 3 Oct 2026).
- **Scotland:** a National Entitlement Card from 60, or for eligible disabled people. Only the disabled person's pass can include a companion (mygov.scot, Who can get an older person's bus pass, updated 10 Mar 2026; mygov.scot, Who can get a disabled person's bus pass, updated 12 Mar 2026).
- **Northern Ireland:** a 60+ SmartPass from 60, and a Senior SmartPass from 65. Some disabled people, such as people who get the PIP mobility part, can get a Half Fare SmartPass (nidirect, Free and concessionary bus and rail travel, read 3 Oct 2026).

Disabled Persons Railcard: a third off rail fares for the holder and one adult companion. The operator's price is £20 for a year or £54 for 3 years. People who get Attendance Allowance, Pension Age Disability Payment, or PIP at any rate can apply, among others. The railcard is run by the rail industry, not the government, so this comes from the operator's own site (Disabled Persons Railcard, operator's site, read 3 Oct 2026).

07

Putting it together



A list to tick through. Do the first two first, because they open up most of the rest.

- Main disability benefit claimed (Attendance Allowance, Pension Age Disability Payment, PIP or Adult Disability Payment)
- Pension Credit claimed, or looked up with an adviser, even if the award might be small
- Carer's Allowance or Carer Support Payment looked into for the main carer, after talking about the person's benefits
- Council Tax Reduction, discounts or the disabled band reduction asked about (rates help in Northern Ireland)
- Blue Badge applied for, if walking is hard
- Warm Home Discount and winter heating payments expected, and a letter kept
- Priority Services Register joined with the energy supplier
- Bus pass and Disabled Persons Railcard applied for
- A TV licence at no cost, if they're 75 or over and get Pension Credit
- Changes reported to each office, such as a move, a hospital stay or someone moving in

08

How Coming Home can help

Coming Home: Family Care is an iPhone app for families looking after someone. It's coming soon. It helps you organise. It isn't advice, and the benefit office, council or supplier makes each decision.

The care circle brings the family, friends and neighbours who help into one place, with shared notes, tasks and a calendar. Use it to share who's claiming what and when letters arrive. Everyone in the circle can join at no cost.

Every plan includes the 8 quick questions on what you might be entitled to.

Care Plus includes help with Pension Credit, Council Tax reductions, Blue Badge and Disabled Facilities Grant applications. You read, edit and send everything yourself.

To hear when Coming Home is ready, join the waitlist:
www.cominghomecare.app/?ref=guide-money-and-help

Built by people who have run home care.

09

Where to get help

This is guidance, not advice. It uses the 2026/27 rates and rules published on GOV.UK, mygov.scot, gov.wales and nidirect, and the Ofgem price cap for October to December 2026, read on 3 October 2026. Rates usually change each April, and the price cap every 3 months.

For advice on your situation, at no cost:

- **Citizens Advice:** www.citizensadvice.org.uk/benefits/ (Scotland: www.citizensadvice.org.uk/scotland/benefits/; Wales: www.citizensadvice.org.uk/wales/benefits/)
- **Age UK Advice Line:** 0800 678 1602 (Age UK Advice Line). In Scotland, the Age Scotland helpline is 0800 12 44 222 (Age Scotland helpline)
- **Carers UK Helpline:** 0808 808 7777, www.carersuk.org/help-and-advice/
- **Advice NI:** www.adviceni.net/
- **Pension Credit claim line (Great Britain):** 0800 99 1234

If you're worried about their health, contact their GP or NHS 111. In an emergency call 999.

10

Sources

All read on 3 October 2026. Where a page shows its own date, that date is given.

Pension Credit

- GOV.UK, Pension Credit: www.gov.uk/pension-credit
- GOV.UK, Pension Credit, what you could get: www.gov.uk/pension-credit/what-youll-get
- GOV.UK, Pension Credit, eligibility: www.gov.uk/pension-credit/eligibility
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- DWP, Decision Makers' Guide chapter 78 (16 Apr 2026): assets.publishing.service.gov.uk/media/69e10327f5069cdc54868955/dmg-Ch-78.pdf
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Blue Badge

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- nidirect, Apply for or renew a Blue Badge: www.nidirect.gov.uk/articles/apply-or-renew-blue-badge

Council Tax and rates

- GOV.UK, Apply for Council Tax Reduction: www.gov.uk/council-tax-reduction
- GOV.UK, Council Tax: who has to pay: www.gov.uk/council-tax/who-has-to-pay
- GOV.UK, Council Tax: discounts for disabled people (updated 5 Feb 2025): www.gov.uk/council-tax/discounts-for-disabled-people
- mygov.scot, Council Tax discounts, exemptions and reductions (updated 1 Apr 2026): www.mygov.scot/council-tax/discounts-exemptions-and-reductions
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- nidirect, Lone Pensioner Allowance: www.nidirect.gov.uk/articles/lone-pensioner-allowance

Energy

- Ofgem, Energy price cap will rise by 4% from October 2026 (26 Aug 2026): www.ofgem.gov.uk/press-release/energy-price-cap-will-rise-4-october-2026
- Ofgem, Join your supplier's Priority Services Register: www.ofgem.gov.uk/information-consumers/energy-advice-households/join-your-suppliers-priority-services-register
- GOV.UK, Warm Home Discount Scheme: www.gov.uk/the-warm-home-discount-scheme
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Travel

- GOV.UK, Apply for an older person's bus pass: www.gov.uk/apply-for-elderly-person-bus-pass
- GOV.UK, Apply for a disabled person's bus pass: www.gov.uk/apply-for-disabled-bus-pass
- Transport for Wales, Your Concessionary Travel Card: portal.tfw.wales/en
- mygov.scot, Who can get an older person's bus pass (updated 10 Mar 2026): www.mygov.scot/older-persons-bus-pass
- mygov.scot, Who can get a disabled person's bus pass (updated 12 Mar 2026): www.mygov.scot/disabled-bus-pass
- nidirect, Free and concessionary bus and rail travel: www.nidirect.gov.uk/articles/free-and-concessionary-bus-and-rail-travel
- Disabled Persons Railcard (operator's site, not a government page): www.disabledpersons-railcard.co.uk/

Advice services

- Age UK Advice Line: www.ageuk.org.uk/services/age-uk-advice-line/
- Age Scotland helpline: www.agescotland.org.uk/how-we-help/helpline

Coming Home

- Plan and feature names: Coming Home pricing, tiers and paywall, version 1.1 (2 Oct 2026), and the approved plan for the first six guides (the Care Plus line)

Yearly figures are our estimates: the weekly rate × 52, rounded to the nearest pound.

11

Changelog

Version	Date	What changed	Why
1.0	October 2026	First published	Rules and rates read on 3 October 2026, for 2026/27 and winter 2026 to 2027
1.1	October 2026	Section 4 shortened to a summary that links to our new guide to Council Tax help for carers and families	The new guide covers Council Tax in detail. No change to the rules

The next review is due in March 2027, before the 2027/28 rates start in April 2027. The energy figures in section 5 will be updated between reviews if the price cap or winter payments change. The latest version is always at www.cominghomecare.app/guides/money-and-help

Coming Home

Less to hold in your head.

www.cominghomecare.app

Find the latest version at cominghomecare.app/guides/money-and-help

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