



Telford & Wrekin
Co-operative Council

Protect, care and invest
to create a better borough

FINANCIAL SUPPORT AND ADVICE FOR PENSIONERS

Lots of benefits you
can qualify for
June 2022

FINANCIAL SUPPORT AND ADVICE FOR PENSIONERS

Introduction

Ensuring every pensioner in Telford and Wrekin is aware of and can apply for financial support, assistance and all benefits they are entitled to is part of our commitment to protect and care for our residents.

This guide has been especially put together for pensioners.

There are many things to think about when you become a pensioner – from looking after your money and making ends meet, to keeping safe, warm, healthy and being able to remain active.

We have put together this guide to tell you about the help you are entitled to and the support you can get from the government and from us, as your local council. These are all brought together in one place - to make it as simple as possible for you.

We have done our best to ensure this guide is as accurate and as up to date as possible, but please make sure to contact the organisations listed to access these benefits.

Please also help us spread the word about this guide. We want as many pensioners as possible in our borough to use and benefit from it.

Important note:

The information contained in this leaflet is correct as of June 2022, for the latest updates please check www.telford.gov.uk/pensioners

For any questions regarding the content of this guide, please call our team on 01952 383947 - opening hours are Monday to Friday, 9am – 5pm.

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PENSION CREDIT – are you getting what you are entitled to?

Description

Pension Credit is a tax-free means-tested benefit administered by The Pension Service aimed at retired people on low incomes. For those who qualify, it can be worth £1,000s a year. However, an estimated one million eligible households don't claim – often because they don't know they can.

This guide tells you how you make a claim, how much you could get, and the extras that people who get pension credit can also claim – including free TV licence if you're over 75.

Pension Credit is an income-related benefit made up of 2 parts: Guarantee Credit and Savings Credit.

Guarantee Credit tops up your weekly income if it's below £173.75 (for single people) or £278.70 (for couples). You may still be eligible if you have savings, a pension or your own home.

Savings Credit is an extra payment for people who saved some money towards their retirement, for example a pension.

Note: Savings Credit can only be claimed if you were already State Pension age on 6 April 2016.

Who can claim pension credit?

You must live in England, Scotland or Wales and have reached State Pension age to qualify for Pension Credit. If you are unsure if you are of pensionable age, please go to www.gov.uk/state-pension-age

If you're in a couple, you can start getting Pension Credit if either:

- you and your partner have both reached State Pension age
- one of you is getting Housing Benefit for people over State Pension age

Your partner is your husband, wife or civil partner (if you live with them) or someone else you live with as if you were married.

How to apply

You can start your application up to four months before you reach State Pension age.

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

You will need:

- your National Insurance number
- information about your income, savings and investments
- your bank account details, if you're applying by phone or by post

If you're backdating your claim, you'll need details of your income, savings and investments on the date you want your claim to start.

PENSION CREDIT CONTINUED



Apply online

You can use the online service if:

- you have already claimed your State Pension
- there are no children or young people included in your claim

Go to www.gov.uk/pension-credit/how-to-claim

Pension Credit claim line

Telephone: 0800 99 1234

Textphone: 0800 169 0133

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 99 1234

Monday to Friday, 8am to 6pm

Other benefits you may be entitled to

If you receive pension credit, you can also qualify for other benefits. Even if you find out you're only entitled to a small amount of pension credit, it's still worth claiming as it means you can qualify for other benefits:

■ Free TV licence for over-75s

From 1 August 2020, free TV licences are now limited to over-75s that receive pension credit. The BBC says 1.5 million households could be eligible to keep their free licence – but an estimated 600,000 of these have yet to claim pension credit so could lose out.



- **Warm home discount – worth £140 a year** The warm home discount is a credit on your energy bill, normally given by the end of March each year to people on low incomes. If you get any amount of guaranteed credit, you are entitled to the rebate, but you have to apply on www.gov.uk/the-warm-home-discount-scheme



- **Cold weather payments** This benefit is awarded for each seven-day period of very cold weather (0°C or below) between 1 November and 31 March. If you're eligible, the money will be paid automatically into the same bank or building society account as your pension credit payments.

- **Free home insulation and boiler grants** Pension credit claimants may be able to get free cavity wall and loft insulation from their energy provider. And if your boiler is broken, you may be able to get a grant for a new one from an energy provider, you don't always even need to be a customer to qualify - speak to your energy provider for more details.

- **Free dental treatment** If you get any amount of guarantee credit, you're entitled to free NHS dental care. This could include anything from a check-up to full dentures. You don't need to apply for it, you just need to sign a declaration form when you visit your dentist.

- **Voucher for glasses/contact lenses** If you get any amount of guarantee credit, you are entitled to a voucher for glasses/contact lenses. You ask for the voucher form when you have your eye test.

COUNCIL TAX REDUCTION – you could be getting up to 100% off your Council tax bills

Description

Council Tax Reduction is designed to help people on low incomes pay their Council Tax. Claims for Council Tax Reduction are determined according to the national scheme, which is set up by the government.

The national scheme compares a customer's income and capital to an applicable amount, which is the amount the government says a person needs to live on – based on their age, household and any disability. Under the scheme, a customer can receive up to 100% help towards their Council Tax. If you have other adults living with you, who the claimant is not dependent on for care, this could reduce the support you are entitled to, this is called a non-dependant deduction.

How to apply

You can apply online on www.telford.gov.uk/counciltaxreduction or you can get further information by ringing our Contact Centre on 01952 383838 and press option 3. Opening hours are Monday to Friday 9am – 5pm.



Important note:

If you are in a mixed age couple (a couple where one partner is a pensioner and the other is under pension age), or thinking of becoming a mixed age couple, it is important that you seek expert benefit advice before making any decisions about your benefit claims or entitlements.



HOUSING BENEFIT

Description

You can claim Housing Benefit if you pay rent to live in your home and you have reached State Pension age (visit the **GOV.UK** website to check your State Pension age). From 15 May 2019, both members of a couple must have reached State Pension age. If you are working age and fall into one of the working age exceptions below, you can claim Housing Benefit. If you don't, you will need to claim Universal Credit for help with your housing costs. Housing Benefit entitlement is based on your household circumstances, income and savings/capital.

If you also want help with your Council Tax, you only need to make one claim. We will assess your Housing Benefit and Council Tax Reduction award at the same time.

If you have savings or capital of £16,000 or more, you will not be entitled to any Housing Benefit, unless you are receiving Pension Credit Guarantee Credit.

If you have a partner, we will also include their income and savings when we work out any benefit entitlement.

How to apply

You can apply online on www.telford.gov.uk/counciltaxreduction or you can get further information by ringing our Contact Centre on [01952 383838](tel:01952383838) and press option 3. Opening hours are Monday to Friday 9am – 5pm.

www.gov.uk/universal-credit
or call the Universal Credit
helpline: [0800 328 5644](tel:08003285644)

Important note:

If you are in a mixed age couple (a couple where one partner is a pensioner and the other is under pension age), or thinking of becoming a mixed age couple, it is important that you seek expert benefit advice before making any decisions about your benefit claims or entitlements. You will usually need to claim Universal Credit for help with housing costs. For more information and to make an application for Universal Credit go to

DISCRETIONARY HOUSING PAYMENTS AND COUNCIL TAX REDUCTION HARDSHIP

Description

Discretionary Housing Payments (DHPs) are extra payments that we may be able to pay if your Housing Benefit or housing costs paid under Universal Credit doesn't cover your full rent and you are struggling to afford to pay the difference.

A DHP cannot cover ineligible service charges - such as charges for heating, water

or food; it also cannot cover Council Tax. However, if you receive Council Tax Reduction (formerly called Council Tax Support) and are struggling to afford the shortfall between this reduction and your Council Tax charge, we may be able to give you some short-term assistance through our Council Tax Hardship scheme, which you can apply for via the DHP application.

How to apply

Use our online form available at www.telford.gov.uk/DHP or speak to an adviser by calling 01952 383838.

TRAVEL DISCOUNTS – are you travelling for free?

Description

The Telford and Wrekin Concessionary Travel Scheme offers a number of travel opportunities to residents who are age-eligible, or people with disabilities who qualify under certain criteria.

The scheme includes the new English Concessionary Travel Pass, which allows free travel on local bus services throughout England between 9.30am and 11pm Mondays to Fridays, and at any time on Saturdays, Sundays and Bank Holidays.

Who can claim

If you live permanently in Telford and Wrekin, and you feature within at least one of the groups listed below, you may be entitled to concessionary travel:

- you are of state pension age.
If you are unsure of when you reach state pension age please visit www.gov.uk/state-pension-age
- you are registered blind or are partially-sighted, having either total or a high degree of visual loss
- you are profoundly or severely deaf and/or without speech
- you have a disability or injury that has a substantial and long term adverse effect on your ability to walk
- you have no arms, or have long term loss of the use of both arms
- you have a learning disability
- you have been prevented from holding, or would be refused, a driving licence under Part III of the Road Traffic Act 1988

under Section 92 of the Act (physical fitness) on grounds other than the persistent misuse of drugs or alcohol.

How to apply

You can get further information by ringing our Contact Centre on [01952 383867](tel:01952383867). Opening hours are Monday to Friday 9am – 5pm.

You can apply online at www.telford.gov.uk/concessionarytravel



LEISURE DISCOUNTS – Swim for only £1 plus lots more discounts

Description

Want to feel better, have more energy and less health related illnesses? Look no further than exercise – there are a number of health benefits from regular exercises and physical activities.

At Telford and Wrekin Council, we are passionate about the health and wellbeing of our residents and we offer you a number of concession schemes to allow access to our facilities.

Swimming offers

Swimming positively contributes to physical and mental wellbeing. The unique properties of water make swimming perfect for people of all ages to exercise, particularly those with injuries, impairments, long term health conditions, or those who struggle to exercise on land.

Our goal is to make swimming accessible for all. We offer a discounted concessionary swim for all Telford and Wrekin residents over the age of 50 at only £1 per visit. In the last two years, we have helped over 8,000 residents to swim through our scheme. There is no limit to the amount of times you can benefit from this concessionary rate.

To benefit from the discounted rate, you will need a Telford Loyalty card that can be issued at any of our centres. Simply pop into one of our centres, you would just need to bring with you something that shows you are a Telford and Wrekin resident and that you are over the age of 50.

Fitness Suite Offers

If you are looking to access our Fitness suites, we also offer a

discounted membership rate for over 60's. On top of this discounted rate, we can also offer you the added benefit of access to our Aspirations 1 to 1 scheme.

We appreciate that it can be hard to start a new exercise regime. Aspirations 1 to 1 will give you tailored support with our Level 4 exercise professionals. They are available to support you if you have underlying health conditions that in the past may have stopped you from embarking on a new exercise regime.

The scheme offers support regular 1 to 1 support for twelve weeks. This ensures that you are doing the right exercises that will have long term benefits to you. There is no extra charge on top of the membership for this scheme.

For further information, please contact our leisure team on **01952 382007** or email **leisure@telford.gov.uk**

Concessionary Activities

For our residents that are in receipt of pension credit, we can also offer a concessionary Telford Loyalty Card. This card will give you discounted use of our other activities. This card would allow the resident to at least 40% off other non-instructed activities and at least 15% off instructed activities.

We can offer a variety of other activities from our Ice Skating, Badminton to our extensive fitness class program. A firm favourite on our fitness class program is our Mature Mega mix. This class is fantastic in enabling mobility and is also a great way to meet new friends.

LEISURE DISCOUNTS CONTINUED

To gain concessionary admission, a Telford Loyalty Card must be registered at one of our leisure centres. You would just need to provide the centre evidence of your pension credit to benefit from this discount.

If you would like any further information on how we can help you, please visit our website **www.telfordandwrekinleisure.co.uk**

You can also contact us by phone on **01952 387007** or email **leisure@telford.gov.uk**

We look forward to welcoming you into our centres.

How to apply

To gain concessionary admission, a TLC must be registered at one of our leisure centres. The scheme is available to the groups of Telford and Wrekin residents listed below (except group 2 where concessionary admission is also available to non-residents). A carer accompanying a person in group 2 will be admitted free of charge.

Group 1

People/families in receipt of one or more of:

- council tax reduction (formerly known as council tax benefit/support)
- healthy start vouchers
- housing benefit
- leaving care allowance
- pension credit
- universal credit

Group 2

People in receipt of one or more of:

- attendance allowance
- disability living allowance
- disabled person's tax credit

- disability working allowance
- employment and support allowance
- industrial disablement
- mobility allowance
- personal independence payments
- severe disablement allowance
- for armed forces independence payment
- universal credit which includes the limited capability for work and work-related activity

Group 3

- People in receipt of carer's allowance
- carer's element of universal credit

Group 4

- Full time students aged 16 or over

Group 5

- Active serving Armed Forces or Veterans

Group 6

- Young Carers

Concession rates

People in groups 1, 2, 3 and 5 are entitled to a discounted rate of £1 for a swim during public sessions, at least 40% off other non-instructed activities and at least 15% off instructed activities. Concessions are not available on group activities or block bookings.

People in group 6 are also entitled to free Ice Skating

Please note:

Concessionary visits may be limited to one per day.

ENERGY ADVICE

(energy efficiency including gas and electricity bills)

Description

Telford Energy Advice (TEA) is your local energy advice service.

It offers free and impartial support on all domestic energy efficiency matters including the best deal on gas and electricity, accessing grants for home energy efficiency/heating improvements and advice about keeping warm at home.

If you or someone you know has concerns about energy, contact the friendly local team at TEA today on **0800 6771952** or email **advice@mea.org.uk**



EMERGENCY WELFARE CRISIS ASSISTANCE

Description

The Emergency Welfare Crisis Assistance scheme is designed to provide help to residents who have experienced some type of crisis, disaster or unexpected emergency and need assistance or support to keep them or their family safe and well that they cannot afford.

EMERGENCY WELFARE RESETTLEMENT ASSISTANCE

Description

The Emergency Welfare Resettlement Assistance scheme is designed to provide residents with the essential items of furniture, goods or clothing they need if:

- They are moving into their own home after:
- Living in care;
- A long-term stay in hospital;
- Release from prison or detention;
- A period living in a hostel or refuge;
- A long-term period living in some other form of institution; or
- They need the essential item of furniture to enable them to

remain living independently in their home.

To qualify for Emergency Welfare Resettlement Assistance, you or your partner must be receiving or be about to receive, one of the following benefits:

- Income Support
- Income-Based Jobseeker's Allowance
- Income-Related Employment and Support Allowance
- Universal Credit
- Pension Credit

Note: We do not make cash payments under these schemes.

How to apply

To apply, visit www.telford.gov.uk/crisis or call our Crisis Assistance line on 01952 380400.

HOUSEHOLD SUPPORT FUND

Description

Telford & Wrekin Council has been allocated a grant from the Household Support Fund by the Department for Work and Pensions (DWP). For the period 1 April 2022 to 30 September 2022 The DWP has stated that at least one-third of the funding needs to be spent on families with dependent children and a further one-third on pensioners.

The funding will be used to:

- Provide a small one-off grant to pension age residents receiving Pension Credit Guarantee Credit or Savings Credit and who are in receipt of either Housing Benefit or Council Tax Reduction.

Awards will usually be made in the form of supermarket vouchers.

We will contact residents directly who qualify with details of how to redeem their voucher.

There will also be an application process for residents who are suffering severe financial difficulties. Residents will be able to apply for a small grant, usually in the form of a supermarket voucher.

For more information please go to www.telford.gov.uk/householdsupportfund

We don't know if there will be any more funding after 30 September 2022 – we will keep the web page updated with details on any new grant and how it will be allocated.

EMERGENCY FOOD AND TOILETRIES

Description

If you are in financial crisis and have no money for food or toiletries, you may be able to get a food parcel to help you out until your next payment.

How to apply

Applications for food parcels can be made by phoning or visiting **Citizens Advice**, the **Wrekin Housing Group** (if you are a Wrekin Housing Group tenant), or by calling our **Crisis Assistance** line on 01952 380400.

For more information about food parcel assistance visit www.telfordcrisissupport.org.uk



CHARITABLE GRANTS

Description

Many charities offer non-repayable grants to help individuals on low incomes.

To be eligible, you have to meet their particular rules. These may be based on your location, age, gender, current or past jobs, or health condition.

How to apply

You can search for grants on the **TURN2US** website by visiting <https://www.turn2us.org.uk>

CREDIT UNIONS

Description

Credit Unions are not-for-profit ethical organisations that offer affordable financial products.

Telford has two Credit Unions, both offering a wide range of products and services to support our local communities through low-cost lending and savings schemes.

How to apply

Visit their websites:

Just Credit

www.justcreditunion.org

Fairshare

www.fairshare.uk.com

STRUGGLING TO PAY YOUR BILLS?

The following organisations are able to offer advice on budgeting:

- **Citizens Advice** helps people resolve their legal, money and other problems by providing free, independent advice. Visit www.citizensadvice.org.uk or speak to your local branch on 01952 567193.
- **Age UK** - Age Concern and Help the Aged have joined forces to become Age UK. They provide a wide range of information and advice. Visit www.ageuk.org.uk
- **Money Advice Service** - an independent service set up by the Government to help people make the most of their money. They give free and unbiased money advice. Visit www.moneyadviceservice.org.uk
- **Wrekin Housing Group** customers can contact their Housing Executive for a referral into their advice and support

services, or visit <http://www.wrekin.com>

Check to see if you can increase your income

The following organisations can help you check whether you are in receipt of the benefits you are entitled to:

- **Turn2us** is a charitable service that helps people access the money available to them through welfare benefits, grants and other help. Visit www.turn2us.org.uk
- **entitledto** - a provider of online benefit calculators that people can use to check their benefit entitlement and to see if they may be entitled to other types of benefits. These calculators can be accessed by visiting www.entitledto.co.uk
- **Wrekin Housing Group** customers can contact their Housing Executive for a referral

into their specialist welfare benefit advice team visit <http://www.wrekin.com>

If you are at risk of eviction:

- **Housing Options Team** - our Housing Options team can give you advice if you are facing eviction, homelessness or need general housing information. They can be contacted on **01952 381925** or by visiting www.telford.gov.uk/housing

- **KiP** - is a Local Charity, who work to address rough sleeping and the impact of homelessness. It is an appointment based service offering a facility to walk in and seek assistance for people presenting as homeless or rough sleeping in the Telford & Wrekin area.

The team provides a range of services that includes finding accommodation, accessing emergency night-by-night accommodation, guidance and support around tenancy

arrangements and helping to access a range of support services. Including advocacy, an address, so individuals can open bank accounts, address debt and secure forms of ID. Contact can be made on **01952 248248** 24 hours a day.

- **Shelter** - a charity that works to alleviate the distress caused by homelessness and bad housing. They give advice, information and advocacy to people in housing need. Visit www.shelter.org.uk

Debt advice and saving money

If you are worried about debt, please contact one of the following organisations, who can give free and confidential advice:

- **Step Change** offer tailored advice and practical solutions to help people manage their debt and make a fresh start. They can be contacted on **0800 138 1111** (this is a freephone number, including from all mobiles) or by visiting www.stepchange.org

■ **National Debt Line** is a helpline that provides free confidential and independent advice on how to deal with debt problems. They can be contacted on [0808 808 4000](tel:08088084000), or by visiting www.nationaldebtline.org

■ **Wrekin Housing Group** customers can get regulated, impartial debt advice from Wrekin Debt Advice. Contact your Housing Executive, email debtadvice@wrekin.com or visit www.wrekin.com

Remember – you don't need to pay for debt advice, free expert help is available.

You may also wish to consider the following to help you save money:

Gas, electricity and water

If you are on certain benefits, your utility provider may be able to offer a discount. Each provider has their own criteria, so check their website or telephone them.

Check that you are not using more gas or electricity than you need to. For example, switch off any electrical equipment you are not using or see if you can turn down your heating thermostat.

Telford Energy Advice offer free expert energy advice to local households, phone and email support, and home visits where possible.

Call them on [0800 677 1952](tel:08006771952) or visit <https://mea.org.uk/contact/> or or email them advice@mea.org.uk

The **Energy Saving Trust** can give you independent advice on saving energy. Visit www.energysavingtrust.org.uk

Warm Homes Discount – If you are on a low income, you could get £140 off your electricity bill under the Warm Home Discount scheme. For further details, visit www.gov.uk/the-warm-home-discount-scheme

Water assistance – If you are unable to meet the cost of water charges and live in the Severn Trent Water area, you can apply for help online to the Severn Trent Trust Fund including to their Big Difference Scheme for a water bill reduction of up to 90% for those with a household income below £16,480 by visiting www.sttf.org.uk or call 0121 3557766.

Broadband and TV packages

If you are struggling financially, you may need to make a decision about whether you can afford any broadband or TV packages you have. Check to see if your current package offers the best value. Are there, for example, any channels you don't use? You can compare the cost of TV packages by visiting www.uswitch.com

Your current supplier may also be willing to reduce the cost of your package, so you could try contacting them. You will need to check that if you cancel or reduce your package, you are not still in a contract period that may mean you are still charged for the original package.

Mobile telephones

Review your mobile telephone contract to ensure that you are on the best tariff for you. Are you in a contract where you are paying for minutes, texts or data that you don't use? If you are struggling financially, you may need to consider reducing any non-essential usage. You also need to consider whether pay-as-you-go or a contract is best for you. You can compare mobile phone contracts, including SIM-only deals, by visiting www.uswitch.com

Pets

If you are a pet owner, the PDSA

may be able to offer free/reduced veterinary fees for pet owners who are on a low income. More details can be found by visiting

www.pdsa.org.uk

Childcare help

Talking 2's offers 15 hours of free childcare for 2 year olds. Find out more by visiting

www.telford.gov.uk/info/20393/free_childcare_places_for_2_3_and_4_year_olds

MY NOTES



OTHER ORGANISATIONS THAT MIGHT HELP

- **Citizens Advice** provide information and advice on a wide range of areas such as Benefits, Consumer, Debt, Housing, Legal and Relationships and many more. Call the Advice Line on 0300 330 1165
- **Wrekin Housing Group** provides retirement homes and properties for rent. Customers needing help or advice about claiming benefits should contact their Housing Executive. More on www.wrekin.com or call 01952 217100
- **Shropshire, Telford & Wrekin Age UK** provide free pensions advice, support and help to apply for all pension age benefits. They can also provide home energy checks and assist with winter warmth. Go to www.ageukshropshireandtelford.org.uk or call 01952 459252
- **Forum 50+** provides free help to people over 50 in learning to use and getting the most out of technology, to help them become confident in accessing online information and services. Go to www.forum50plus.org.uk or call 07932 828333, email enquiries@twseniors.org.uk
- **Live Well Telford** is an online, all age community directory - a self-help tool for residents, their families and friends helping them to find information, advice and services in the local area – visit <https://livewell.telford.gov.uk>

