



Telford & Wrekin  
Co-operative Council

Protect, care and invest  
to create a better borough

# WORKING AGE FINANCIAL SUPPORT AND ASSISTANCE

June 2022

# FINANCIAL SUPPORT AND ASSISTANCE

## Introduction

If you are working age and struggling financially, we have a range of benefits that could help you. These include applying for Council Tax Reduction, Free School Meals or Emergency Welfare Assistance - if you are unable to afford essentials, such as food or heating.

There are also a number of Government benefits and Partner Organisations that could assist you. Details of these are included in this guide.



### Important note:

The information contained in this guide is correct as of June 2022, for the latest updates please check [www.telford.gov.uk/financialadvice](http://www.telford.gov.uk/financialadvice)

For any questions regarding the content of this guide and/or to request a paper copy of it, please call our team on 01952 383838 - opening hours are Monday to Friday, 9am – 5pm.

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# UNIVERSAL CREDIT

## Description

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If you're unemployed, off work due to sickness or on a low income, you could be eligible for Universal Credit, a means-tested benefit to help you meet your basic living costs.

## Who can claim Universal Credit?

You can make a claim if:

- You're out of work or on a low income.
- You're aged 18 or over (there are exceptions if you're 16 or 17).
- You or your partner are under state pension age.
- You have less than £16,000 in savings – if you have a partner, their savings count too (if you are self-employed, some savings may not count if they're for business purposes, for example tax. Full details are given below).
- You live in the UK.
- You currently receive any of the benefits that Universal Credit is replacing, for example Working Tax Credits, Child Tax Credit, Income Support or Housing

Benefit – and your circumstances have changed.

### Important note:

If you currently receive means-tested benefits, such as Working Tax Credits, but are thinking of applying for Universal Credit, check before you do so. You need to be aware that your existing payments will stop as soon as you apply. Universal Credit replaces these benefits and you will NOT be able to go back onto them in the future (you may, of course, remain entitled to some Universal Credit).

## How to apply

Universal Credit is administered by the **Department for Work and Pensions**. You can make a new claim by visiting [www.gov.uk](http://www.gov.uk)

While Universal Credit claims are normally fairly easy to complete, **Citizens Advice** offer a **Help To Claim** service that can assist you with the early stages of your claim. This is particularly helpful for people who have difficulty doing things online for any reason.

You can contact a Help to Claim adviser through their free phone service. Advisers are available between 8am to 6pm, Monday to Friday: England phone: [0800 144 8 444](tel:08001448444); England textphone: [18001 0800 144 8 444](tel:1800108001448444).

Ask for a translator if you need advice in a different language. If you require a British Sign Language interpreter, call the textphone number.

**Wrekin Housing Group** customers needing help and advice can contact their Housing Executive for a referral to the specialist Money Matters team.



# COUNCIL TAX REDUCTION

## Description

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Council Tax Reduction is a local scheme designed to help people on low incomes pay their Council Tax.

Some of the main features of the working age scheme are:

- The capital limit is £6,000 - anyone with capital above this level won't qualify.
- There are no non-dependant deductions.
- Those who have been self-employed for more than 12 months and who are earning less than the equivalent rate of 30 hours at the National Minimum Wage (or the National Living Wage for those aged 25 or over), minus the relevant amount of tax, National Insurance and 50% of any pension contribution, will have this level of self-employed income applied to their claim.
- Claims and changes of circumstance take effect from either the date they are received or the date the change happened.
- Claims can be backdated for up to 3 months from when the request is received.

## Income Grid 2022/23

Council Tax Reduction level	Passported*	Single**	Couples**	Families with one child**	Families with two or more children**
<b>Level 1</b> 90%	Relevant Benefit	£0 to £77.70	£0 to £122.26	£0 to £188.57	£0 to £255.92
<b>Level 2</b> 75%	Not applicable	£77.71 to £108.78	£122.27 to £158.52	£188.58 to £230.02	£255.93 to £302.55
<b>Level 3</b> 50%	Not applicable	£108.79 to £139.87	£158.53 to £194.79	£230.03 to £271.46	£302.56 to £349.17
<b>Level 4</b> 25%	Not applicable	£139.88 to £170.95	£194.80 to £231.05	£271.47 to £312.91	£349.18 to £395.80

\*Passported / Relevant Benefit; includes customers on Income-Based Jobseeker's Allowance, Income-Related Employment and Support Allowance, and Income Support.

\*\*Weekly eligible income; all income received by the applicant and any partner, excluding any income detailed in the income disregards listed below.

### How to apply

You can apply online by visiting

[www.telford.gov.uk/counciltaxreduction](http://www.telford.gov.uk/counciltaxreduction) or obtain more information by calling our Contact Centre on 01952 383838.

### Income disregards

#### Benefits

The following benefits are disregarded in full when working out a customer and their partner's total weekly eligible income:

- Armed Forces Independence Payment
- Attendance Allowance
- Bereavement Support Payment for one month
- Carer's Allowance, Child Benefit
- Disability Living Allowance
- Personal Independence Payment
- Support component of Employment and Support Allowance
- Universal Credit Housing Costs (pro-rata amount where full Universal Credit is not being paid)
- War Widow(er)'s Pension
- War Disablement Pension, including Service Attributable Pensions.

### Earnings

Tax, National Insurance and 50% of any pension contributions are disregarded from earned income. In addition, the first £20 of earnings are disregarded per claim where the claimant or partner are working. Only one £20 earnings disregard is applied per couple.



# FREE SCHOOL MEALS

## Description

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Your child, or children, may qualify for Free School Meals if you meet the following criteria:

- you or your partner have a child for whom you receive Child Benefit and who is attending a school or college in Telford and Wrekin;

and you get any of the following:

- Income Support;
- Income-based Jobseeker's Allowance;
- Income-Related Employment and Support Allowance;
- Child Tax Credit (provided you're not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190);
- support under Part VI of the Immigration & Asylum Act 1999;
- Pension Credit (guaranteed credit);
- Universal Credit and your household income is less than £7,400 a year (after tax and not including any benefits you get).

## How to apply

You can apply online by visiting [www.telford.gov.uk/FSM](http://www.telford.gov.uk/FSM) or speak to the Free School Meals team by calling 01952 383983.

## EMERGENCY WELFARE CRISIS ASSISTANCE

### Description

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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

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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](http://www.telford.gov.uk/crisis) or call our Crisis Assistance line on 01952 380400.

# HOUSEHOLD SUPPORT FUND

## Description

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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:

- Support the continued provision of food vouchers during school holidays for children who would usually be entitled to Free School Meals, Service Pupil Premium or Early Years Pupil Premium. Vouchers will be issued for the following holidays:
  - May 2022 half-term: £15 per child
  - Summer 2022: £10 per child per week (representing a total of £60 per child for the six weeks of the holiday)
- Provide a small 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.

## How to apply

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](http://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

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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](tel:01952380400).

For more information about food parcel assistance visit [www.telfordcrisissupport.org.uk](http://www.telfordcrisissupport.org.uk)



# DISCRETIONARY HOUSING PAYMENTS AND COUNCIL TAX REDUCTION HARDSHIP

## Description

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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](http://www.telford.gov.uk/DHP) or speak to an adviser by calling 01952 383838.

# CHARITABLE GRANTS

## Description

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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

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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](http://www.justcreditunion.org)

### Fairshare

[www.fairshare.uk.com](http://www.fairshare.uk.com)

# CONCESSIONARY TRAVEL

## Description

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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 on Mondays to Fridays, and at any time on Saturdays, Sundays and Bank Holidays.

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:

- Since 6 April 2010, the age of eligibility for concessionary travel for women has been their pensionable age, and for men it has been the pensionable age of a woman born on the same day; if you are unsure from when you will qualify for concessionary travel, visit [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age) (remember to tick 'female', even if you are male).
- 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 (Requirements as to physical fitness of drivers) on grounds other than the persistent misuse of drugs or alcohol.

### **How to apply**

Apply online by visiting  
[www.telford.gov.uk/concessionarytravel](http://www.telford.gov.uk/concessionarytravel)

# JOB BOX

## Description

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You may want support to find employment to help your financial situation.

Telford and Wrekin Council's Job Box service is here to help you. Job Box can help with accessing vital training courses, applying for jobs, advice on updating CVs and preparing for job interviews, as well as connecting people who are looking for work with local job opportunities.

## How to apply

Even if you are not sure where to start looking, contact the Job Box team by calling [01952 382888](tel:01952382888), emailing [telfordjobbox@telford.gov.uk](mailto:telfordjobbox@telford.gov.uk) or visiting <https://www.telfordjobbox.co.uk>

# ENERGY ADVICE (ENERGY EFFICIENCY INCLUDING GAS AND ELECTRICITY BILLS)

## Description

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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.

## How to apply

If you or someone you know has concerns about energy, contact the friendly local team at TEA today on [0800 6771952](tel:08006771952) or email [advice@mea.org.uk](mailto:advice@mea.org.uk)

# 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](http://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](http://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](http://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](http://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](http://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](http://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](tel:01952248248) 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](http://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](tel:08001381111) (this is a freephone number, including from all mobiles) or by visiting [www.stepchange.org](http://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](http://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](mailto:debtadvice@wrekin.com) or visit [www.wrekin.com](http://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 email them [advice@mea.org.uk](mailto:advice@mea.org.uk)

The **Energy Saving Trust** can give you independent advice on saving energy. Visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

## Working age financial support and assistance

**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](http://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](http://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](http://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](http://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](http://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](http://www.telford.gov.uk/info/20393/free_childcare_places_for_2_3_and_4_year_olds)



## Leisure Discounts

The health benefits of regular exercise and physical activity have been proven time again and are hard to ignore.

At Telford & Wrekin Council we are passionate about the health and wellbeing of our residents. Our goal is to make swimming accessible for all. **We offer free swimming for all Telford residents up to the age of 25.** There is no limit to the amount of times you can benefit from this.

Swimming positively contributes to physical and mental wellbeing. The unique properties of water make swimming perfect for people of all ages to exercise.

To benefit from the free swimming the under 18 will need a **Telford Loyalty card**. These can be issued at any of our centres and are free of charge. 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 they are aged under 25.

We also offer swimming for £1.00 for residents aged over 50 and residents in receipt of a concessionary status. To qualify for this offer you also need to register for a Telford Loyalty Card.

For further information about other activities that leisure services can offer and the Telford Loyalty Card (TLC) Leisure Concession Scheme, visit [www.telfordandwrekinleisure.co.uk](http://www.telfordandwrekinleisure.co.uk)

# THRIVE INSPIRE2THRIVE TELFORD FLOATING SUPPORT

## Description

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Working to provide the best possible support to individuals, families and communities in Telford and Wrekin - with the aim of establishing and maintaining independence, maximising finances, choice and control, and overall health and emotional well-being.

Our partnership shares the belief that with the right support and guidance, everyone has the potential to 'Thrive'.

Thrive works with individuals across any type of tenure, as well as those who are homeless or rough sleeping.

Thrive also runs weekly support hubs across the borough for people to drop-in to on an ad-hoc basis.

KiP offers a daily access service for rough sleepers and those presenting as homeless between 9:30am and 3:30pm.

**Find out more, including how to refer**

Visit [www.inspire2thrive.co.uk](http://www.inspire2thrive.co.uk)



# CITIZENS ADVICE

## Description

Free online advice from Citizens Advice could help you find a way forward, whatever the problem. Their research enables them to campaign on issues that affect people's lives.

### Universal Credit

Citizens Advice can assist you with claiming Universal Credit. Contact them on 0800 144 8 444 or [www.citizensadvice.org.uk/benefits/universal-credit/claiming/helptoclaim](http://www.citizensadvice.org.uk/benefits/universal-credit/claiming/helptoclaim)

Available five days per week at the Job Centre Plus in central Telford. Please visit [www.citizensadvicetelfordandwrekin.org.uk](http://www.citizensadvicetelfordandwrekin.org.uk) for details of availability.

### Financial and debt services

They provide:

#### Money Advice Project

Advice and information on all kinds of debt problems, including help with Debt Relief Orders and in-depth casework

### Helping Hands in Hardship Project

For people in financial crisis who are homeless, experiencing mental ill-health or are under 25 years old.

### School Uniform Bank

Available at various places around Telford. Contact Cllr Kelly Middleton at [kelly.middleton@telford.gov.uk](mailto:kelly.middleton@telford.gov.uk) or call 07583 053081 for more details.

### Food Parcels

Citizens Advice work in partnership with Telford Crisis Support to provide food parcels. Call 01952 567174 or visit [www.citizensadvicetelfordandwrekin.org.uk](http://www.citizensadvicetelfordandwrekin.org.uk) for more details.

## Working age financial support and assistance

### Find out more

Advice line [0300 330 1165](tel:03003301165)

Local numbers [01952 567193](tel:01952567193) or [567173](tel:01952567173)

Email [case@telfordcab.co.uk](mailto:case@telfordcab.co.uk)

For self-help information, visit

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

For self-help information, visit

[livewell.telford.gov.uk](http://livewell.telford.gov.uk)

Address: 40 Tan Bank, Wellington, Telford,  
TF1 1HW (a drop-in service is not currently  
available)

Citizens Advice run outreaches in:

- Telford town centre at First Point,  
Southwater
- Oakengates
- Madeley
- Stirchley
- Hadley & Leegomery
- Woodside
- Dawley

Please visit

[www.citizensadvice.telfordandwrekin.org.uk](http://www.citizensadvice.telfordandwrekin.org.uk) for  
details of availability.



**How do I find  
financial  
information  
online?**

Join our digital  
skills project  
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07842 906098

**Learn  
My Way**

**citizens  
advice** Telford &  
the Wrekin



# LEISURE DISCOUNTS

## Description

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This guide has been produced in partnership with:



