

FINANCIAL SUPPORT AND ADVICE FOR PENSIONERS

Lots of benefits you
can qualify for

Protect
Care and Invest
to create a
better borough



Telford & Wrekin
COUNCIL

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.

Thank you.



Cllr Richard Overton

Deputy Leader and Cabinet Member
for Enforcement, Community Safety
and Customer Services

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Important note:

The information contained in this leaflet is correct as of September 2020, for the latest updates please check www.telford.gov.uk/pensioners

For any questions regarding the content of this guide and/or to request a paper copy of it, please call our team on [01952 383947](tel:01952383947) - opening hours are Monday to Friday, 9am – 5pm.

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 £265.20 (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.

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, 9.30am to 6pm



PENSION CREDIT CONTINUED

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.



- **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.

- **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.

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 are 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.



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:

- 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 whether you will qualify for concessionary travel, please go to www.gov.uk/state-pension-age (you'll need to select female even if you're 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 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 383838](tel:01952383838) and press [option 3](#). 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.

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 benefit
- healthy start vouchers
- housing benefit
- leaving care allowance
- pension 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

Group 3

- People in receipt of carer's allowance

Group 4

- Full time students aged 16 or over

Group 5

- Active serving Armed Forces or Veterans

Concession rates

People in groups 1, 2 and 3 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.

Please note:

Concessionary visits may be limited to one per day.

BEST DEALS ON YOUR HOUSEHOLD BILLS

(gas and electric)

Description

Save money with these free energy services in Telford and Wrekin!

Did you know that Telford & Wrekin Council provides a range of free services to help you save money on your gas and electricity bills while keeping your home warm and cosy?

Here's what's on offer and how you could benefit!

Take a look on www.telford.gov.uk/FREEenergyservices to find out more and apply!



Get FREE Support with LEAP!

What can LEAP do for you?

- Install free, simple energy saving measures in your home such as LED light bulbs and draught proofing
- Arrange a free money advice consultation
- Help you find funding for further energy-saving home improvements
- And many more!

Are you eligible?

The eligibility criteria for LEAP is very broad so that the service can help as many people as possible. It takes into account your income, health and/or vulnerability.

Call the free LEAP helpline on [0800 060 7567](tel:0800 060 7567) to find out more and apply.





No gas central heating? Connected for Warmth might help!

The Council has secured funding to help eligible households benefit from a gas central heating system, completely for free.

Are you eligible?

You are likely to be eligible if you have a low income and have a high cost of heating your home, or if you are vulnerable to the cold because of age, illness or disability. There are other conditions that may apply.

Call the free Connected for Warmth helpline on [0800 029 4547](tel:0800 029 4547) to find out more and apply.



switch
telford
Home & Business Energy

Switch energy supplier with Switch Telford and save £££s

It takes around five minutes to switch to a cheaper deal on gas and electricity, by changing your supplier on Switch Telford, the Council's free-to-use energy price comparison and switching service. There's no need to contact your old or new supplier, as Switch Telford will handle the switching process for you. It's that simple!

Switch on the free helpline [0800 188 4969](tel:0800 188 4969) or on switch.telford.gov.uk

All you need is your postcode and an energy bill!



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](tel:03003301165)
- **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](tel:01952217100)
- **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](tel:01952459252)
- **Senior Citizens Forum** 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.twseniors.org.uk or call [07932 828333](tel:07932828333), 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>

