

Pension Credit, and other support for pension age people: Information and resources for Town & Parish Councils

You may have heard **Winter Fuel Payments** being discussed in the news recently. They used to be paid to everyone over State Pension age, regardless of their income. This has now changed. Only people who get **Pension Credit** (or another means-tested benefit) will receive the Winter Fuel Payment this year, a one-off payment of £200-£300. With energy prices high, this money can make a big difference to keeping older people warm and well.

And it's not just help with heating costs - getting Pension Credit opens the door to additional benefits such as help with the cost of dental work, glasses and transport to hospital; help with rent or mortgage interest; and help paying Council Tax. Not to mention a free TV Licence for those over 75.

While 1.4 million households in the UK already receive Pension Credit, an estimated 880,000 people are eligible for it, but not receiving it.

Can you help us reach these people?

Please consider how your Council can raise awareness of this valuable benefit and support people to apply. **Could you do any of the following** to get the information out there?

- An article in your local Parish newsletter, magazine or paper (read on for ready-to-use articles)
- Posters on community noticeboards
- Flyers in local shops, community centres and libraries
- Visits to coffee mornings and groups for older people to chat to them about it
- Social media posts and articles on your Town / Parish Council website
- Promotion on local radio stations
- Items in church noticesheets
- Appoint a member of your community a 'Pension Credit champion' to spread the word

On the following pages are some resources you could use, including template articles you could include in your local Parish newsletter or equivalent. **You don't need to be an expert** on Pension Credit: just encourage people to check their eligibility and apply.

The **quickest way to apply** for Pension Credit is to call the claim line 0800 99 1234 (a friend or family member can call for them as long as they are with the person at the time) or go online to www.gov.uk/pension-credit For help to apply, contact Citizens Advice East Suffolk on 0808 278 7866.

Please note that the paper application form for Pension Credit could be quite daunting to some people as it contains 24 pages and 243 possible questions – many of which probably won't be applicable to the person.

Regarding those **not eligible for Pension Credit**, please read to the end of this document for alternative sources of support, including information from Citizens Advice.

Resources

There are some really good resources available to use online and as printed material. Check out the following, particularly the Age UK information guide (which you can order printed copies of, for free, from Age UK) and the Gov.uk Pension Credit toolkit:

Gov.uk

- Pension Credit claimant guide: www.gov.uk/pension-credit
- Pension Credit calculator: www.gov.uk/pension-credit-calculator
- Pension Credit promotion toolkit: www.gov.uk/government/publications/pension-credit-toolkit/pension-credit-toolkit-advice-and-guidance-for-stakeholders
Includes posters, flyers and social media. Also examines the barriers to claiming, dispels myths, and gives advice on how to talk to people about Pension Credit.



Age UK

- Pension Credit information guide: www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig50_pension_credit_inf.pdf
To order printed copies, visit: www.ageuk.org.uk/services/information-advice/guides-and-factsheets



Martin Lewis of Money Saving Expert

- Pension Credit guide webpage www.moneysavingexpert.com/savings/pension-credit

1-min read: Pension Credit – check NOW to see if you qualify

It's a national tragedy that close to one million pensioner households, many of whom have been paying into the system for years, are missing out on an average income boost of around £3,900/year via Pension Credit. Here, we've a summary and quick links to get you

Articles

Can you include one of the following articles in your local Parish / Town magazine or newsletter?
Please also include the East Suffolk Council logo if possible (see first page).

Article 1 [274 words]

“I made a claim for Pension Credit and got money off my new glasses”

You might be eligible for Pension Credit if you've reached State Pension age. Pension Credit doesn't just top up your income, it comes with extra advantages:

- free NHS dental treatment, help towards the cost of glasses and transport to hospital
- help with housing costs (rent or mortgage interest)
- a free TV Licence if you are 75 or over
- Winter Fuel Payment of up to £300
- Warm Home Discount of £150
- A Cold Weather Payment of £25 per day in periods of very cold weather
- Extra money if you care for someone (up to £45.60 per week), or if you have a disability (up to £81.50 per week)

You can apply if you own your own home and may be eligible even if you have some savings. You have nothing to lose by applying. If you've previously been turned down, you can still make a new claim each year. For more information, or to apply, call 0800 99 1234 or visit www.gov.uk/pension-credit

For more help with the cost of living:

The **Age UK Advice Line** is open 365 days a year, 8am-7pm, on 0800 678 1602.

Citizens Advice East Suffolk can help with Pension Credit, benefits, budgeting, debt and more. Call 0808 278 7866 (Mon-Fri, 10am-2pm), visit www.caes.org.uk or visit your local office or outreach venue.

East Suffolk Council's Community Help Hub offers help with money, including Pension Credit and other benefits. We can do telephone or face to face appointments, including home visits. Call 0333 016 2000 and ask for 'help with money' or fill in our referral form: www.eastsuffolk.gov.uk/cost-of-living

Are you over State Pension age, or know someone who is?

Pension Credit tops up pension income and can help with day-to-day living costs.

If you are over State Pension age, you may be eligible to claim Pension Credit, even if you own your home or have savings. People who claim Pension Credit may also be able to get:

- help with heating costs
- help with rent and Council Tax
- a free TV licence for those aged 75 or over
- help with the cost of NHS services, such as NHS dental treatment, glasses and transport costs for hospital appointments

You could be eligible for Pension Credit if your weekly income is below £218.15 or, if you have a partner who lives with you, £332.95. Qualifying income level may be higher in some circumstances.

Don't miss out.

Check your eligibility at www.gov.uk/pension-credit or by calling 0800 99 1234.

For a version of this flyer with graphics, please download from:

www.gov.uk/government/publications/pension-credit-toolkit/pension-credit-toolkit-advice-and-guidance-for-stakeholders#promoting-pension-credit



Article 3 [138 words] – based on the Easy Read “Get Help with Pension Credit” guide and DWP Pension Credit website

Pension Credit is a benefit from the Department for Work and Pensions. It gives extra money to people who have reached pensionable age and have a low income. To get Pension Credit as a single person, your income will be less than £218.15 a week. To get Pension Credit as a couple, your total income will be less than £332.95 a week. **But if your income is higher, you might still be eligible** for Pension Credit if you have a disability, you care for someone, you have savings or you have housing costs.

Check your eligibility, or apply, at www.gov.uk/pension-credit or call 0800 99 1234.

For more help with the cost of living, call the **Age UK Advice Line**: 0800 678 1602 (365 days a year, 8am-7pm), or call your local **Citizens Advice**: 0808 278 7866 (Mon-Fri, 10am-2pm).

What about people who are not entitled to Pension Credit?



Citizens Advice East Suffolk can advise people who don't qualify for Pension Credit or other help available to them.

They can be contacted by phone 0808 278 7866 (Monday to Friday, 10am to 2pm), email (advice@caes.org.uk) or at one of their face to face venues (see end for list, available on their website).

Some other sources of financial help include:

Local Welfare Assistance Scheme

www.suffolk.gov.uk/lwas

A fund for those experiencing financial hardship: struggling to afford the basics, such as food, heating, clothing and fuel, or to pay household bills. One award can be made per household in a 6 month period and eligibility criteria can be found on the website. Applications can be made by the person themselves online, or with support from a partner organisation such as Citizens Advice or East Suffolk Council's Community Help Hub.

Other benefits

www.entitledto.co.uk

Check entitlement to other benefits such as Housing Benefit, Support for Mortgage Interest, Council Tax Reduction, Attendance Allowance, Carers Allowance and more. These could increase your income and help you better afford your bills. Use an online benefits calculator or contact an advice agency such as Age UK or Citizens Advice.

Discretionary Housing Payment

www.angliarevenues.gov.uk/eastsuffolk

If the amount you receive to help with your rent from Housing Benefit or Universal Credit isn't enough to cover your full rent, Discretionary Housing Payment can help top this up. It could also help with rent in advance, rent deposit and/or moving costs if you are moving to more affordable or suitable accommodation.

Surviving Winter

www.citizensadviceipswich.org.uk/surviving-winter

The Surviving Winter campaign 2023/24 was aimed at those aged 65 and under who were not in receipt of any means-tested benefits, with savings of less than £1500 and resident in Suffolk. Details of the 2024/25 fund have not yet been announced; it might be worth keeping an eye on the website in case this year's criteria changes. The scheme provides a payment of up to £175 towards fuel costs, or a delivery of fuel for households using oil or LPG-fired heating systems.

Help with the cost of heating oil

- “Suffolk Oil Loans” from Eastern Savings & Loans, a Credit Union. They offer an interest-free loan of up to £500 for heating oil. This is only available to residents of Suffolk. You need to become a member of Eastern Savings & Loans to apply. Membership costs £5 initial deposit, and an ongoing 25p per week. There are also some eligibility criteria. To find out more about the Suffolk Oil Loan, visit: www.eslco.co.uk/products-and-services/loan-products/suffolk-oil-loans
- Community Oil Buying: by clubbing together with others in your community, you may be able to get a cheaper price for your oil. The Oil Club website lists the many Oil Clubs in Suffolk, and often several small rural communities in the same postcode area are included in the same ‘club’. For example, the NR32 5 club includes the villages of Blundeston, Corton, Lound and Somerleyton.
To find your nearest oil club, visit: www.oil-club.co.uk
- Another scheme to consider is Community Action Suffolk’s community oil buying scheme. It offers pre-payment and Direct Debit schemes, but please note it does not offer a ‘buy now, pay later’ scheme.
For more information, visit: www.communityactionsuffolk.org.uk/business-support/community-oil-buying-bulk-lpg

Warm Homes Suffolk

www.warmhomessuffolk.org

Help for households with less than £36,000 total income, without mains gas central heating, and with a property energy rating of D, E, F or G. Grants are available for a range of measures to improve the energy efficiency of the property, and thus reduce heating costs.

Promote help to deal with debt

Debt can cause financial hardship and stress. Sometimes even well-managed debt can spiral out of control if life circumstances change. For specialist debt advice, the following organisations can help:

Citizens Advice East Suffolk

Telephone and face to face appointments
Advice line: 0808 278 7866 (Mon-Fri, 10am-2pm)
www.caes.org.uk

National Debtline

Telephone appointments, webchat
0808 808 4000 (Mon-Fri, 9am-8pm)
<https://nationaldebtline.org>

Christians Against Poverty (CAP)

Face to face appointments, home visits
0800 328 0006
<https://capuk.org>

Signposting

If you want to direct people to an organisation that can offer support, we suggest:

Age UK

0800 678 1602 (8am to 7pm, every day of the year)

www.ageuk.org.uk

Citizens Advice East Suffolk

Advice line: 0808 278 7866 (Monday to Friday, 10am to 2pm)

List of face to face locations overleaf

www.caes.org.uk

DANES: Disability Advice North East Suffolk

Information, advice and support with Benefits, Employment, Education, Housing, Council Tax, Volunteering, Local Welfare Services, Health, Support Groups, Leisure, Sport, Travel and Transport, Access and Mobility. Also advise and assist with the benefits appeal process.

Information line: 01502 511333 (Monday to Thursday, 9.30am to 4.30pm)

<https://disabilityadvicenes.org.uk>

DAS: Disability Advice Service (East Suffolk)

Advise children and adults with disability related issues; also advise family members and carers. Provide a range of practical solutions to address the short and long-term financial issues that underlie or worsen disabled clients' wellbeing.

Supports people in the former Suffolk Coastal area, from Leiston to Felixstowe.

Phone: 01394 387070 (Monday to Thursday, 10am to 3pm)

www.daseastsuffolk.org

Money Helper

Combines the Money Advice Service, the Pensions Advisory Service and Pension Wise.

Money Helpline: 0800 138 7777 (Monday to Friday, 8am to 6pm)

Pensions Helpline: 0800 011 3797 (Monday to Friday, 9am to 5pm)

www.moneyhelper.org.uk

Information & resources compiled by the Community Help Hub, East Suffolk Council, September 2024.

For further information, please contact Megan Clifford, Senior Financial Inclusion Officer:

megan.clifford@eastsuffolk.gov.uk 01394 444767

(please do not publish these contact details)



Citizens Advice East Suffolk

Face to face appointments and drop-ins across the East Suffolk region (correct at 30/09/2024)

<https://citizensadviceeast Suffolk.org.uk/face-to-face-advice>

Office / Outreach	Address	Opening Hours
Beccles Office 0808 278 7866	12 New Market Beccles NR34 9HB	By appointment only Monday 10:00 - 14:00 Wednesday 10:00 - 14:00 Friday 10:00 - 14:00
Bungay Outreach	Number 28 Wingfield Street Bungay NR35 1EZ	Drop in Tuesday 10:00 - 12:00
Felixstowe Office 0808 278 7866	2-6 Orwell Road Felixstowe IP11 7HD	By appointment only Monday 10:00 - 13:00 Tuesday 10:00 - 13:00 Wednesday 10:00 - 13:00 Thursday 10:00 - 13:00 Friday 10:00 - 13:00
Felixstowe Outreach	The Oaks Family Hub (Children's Centre) Grange Road Felixstowe IP11 2LA	Drop in 1st Wednesday of every month 13:00 - 16:00
Framlingham Outreach	Framlingham Library The Old Court House Bridge Street IP13 9AJ	Drop in Friday 10:00 - 12:00
Halesworth Outreach	Halesworth Library Bridge Street IP19 8AD	Drop in Every fortnight 10:00 - 12:00 Next: Tuesday 8 th October 2024
Kessingland Outreach	Marram Green Kessingland NR33 7AH	Drop in First Monday of the month 10:00 - 12:00
Kesgrave Outreach	Kesgrave Community and Conference Centre Twelve Acre Approach, Kesgrave IP5 1JF	Drop in 3rd Tuesday of each month 09:00 - 12:00 Next: 15th October 2024

Leiston Office 0808 278 7866	14 Colonial House Leiston IP16 4JD	By appointment only Monday 10.00 - 14.00 Tuesday 10.00 - 14.00 Thursday 10.00 - 14.00
Lowestoft Office 0808 278 7866	St Margaret's House Gordon Rd NR32 1JQ	By appointment only Tuesday 10.00 - 14.00 Thursday 10.00 - 14.00
Saxmundham Outreach	Saxmundham Library Street Farm Road IP17 1AL	Drop in Wednesday 10.00 - 12.00
Southwold Outreach	Stella Peskett Millenium Hall Mights Road Southwold IP18 6BE	Drop in Every other Monday 10:00 - 12:00 Next: 7 th October 2024
Wickham Market Outreach	Wickham Market Resource Centre Chapel Lane IP13 0SB	Drop in Tuesday 13.30 - 15.30
Woodbridge Office 0808 278 7866	7 Cumberland Street Woodbridge IP12 4AH	By appointment only Wednesday 10:00 - 14:00 Thursday 10:00 - 14:00 Friday 10:00 - 14:00

Posters

The posters on the next two pages explain more about Citizens Advice can help. Could you display them on a community noticeboard, in a local shop, or print some as flyers to give out at coffee mornings and over-60s groups?

Check if you can get Winter Fuel Payment

From winter 2024 onwards, only people who claim Pension Credit (or another means-tested benefit) will be eligible for the Winter Fuel Payment.

We recommend you check your eligibility as soon as possible in case you qualify. There is no downside to applying and, if you are successful, it could make a big difference to you.

If you claimed in the past and were unsuccessful, you can try again and make a new claim each year.

Are you eligible for pension credit?

Call 0808 278 7866 or email advice@caes.org.uk or via our website caes.org.uk so that we can check your eligibility

You can also check eligibility yourself here: Pension Credit calculator - GOV.UK (www.gov.uk)



Our offices are in :
Beccles • Felixstowe • Leiston •
Lowestoft • Woodbridge
plus outreach centres across the region



Help with your energy bills this winter

We can help in a number of ways -

- **Winter fuel payment**
We recommend you check your eligibility for Pension Credit as soon as possible - we can help you with this
- **Check if you can get a fuel voucher**
If you can't afford to top up your prepayment meter, you might be able to get a fuel voucher.
- **Check if you can sign up to the Priority Services Register**
You can get extra help from your gas and electricity supplier by signing up to the Priority Services Register.
- **Help with Energy grants**
You might be eligible for grants or schemes run by your local council or charitable organisations.
- **Check if you are able to access any other forms of support**
Other forms of support may be available to help you keep warm or pay your bills

We're also here for general advice on managing debt and money

Get in touch if you need advice or help

Call advice line 0808 278 7866 • Email us at caes.org.uk