

Supporting Each Other: Focus on Winter

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** will receive the one off Winter Fuel Payment this year.

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 aged 75 and over.

A lot of people think if they have savings they won't be entitled, but that is not always the case. 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?

If you have friends or family over State Pension age (currently 66), ask them if they have checked their eligibility. They can find out more here: www.gov.uk/pension-credit, or by calling 0800 99 1234. Applications can be made online or over the phone.

How can you reach pension age members within your Community Groups?

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

- An article in your local Community Group newsletter, magazine or paper
- 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 Community Group website
- Promotion on local radio stations
- Items in church notice sheets
- Appoint a member of your community to be a Pension Credit champion and spread the word

Further down you will find some useful resources which we would ask you to use within your parishes/towns. **You don't need to be an expert** on Pension Credit: just encourage people to check their eligibility themselves, or support them to do so, either over the **phone 0800 99 1234** or online: www.gov.uk/pension-credit

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 www.gov.uk/pension-credit

What about people who are not entitled to Pension Credit?

Below you will find details of support throughout West Suffolk available to our communities who may find themselves vulnerable this winter.

The Government Funded Household Support Fund has been extended until March 2025 and is an allocation of funding given to Suffolk County Council to support people who are experiencing hardship or struggling with the rising costs. Suffolk County Council allocates Household Support Fund money to residents in a number of ways including Local Welfare Assistance Scheme (details below). For full details in relation to the Household Support Fund please visit:

[Household Support Fund - Suffolk County Council](#)

Local Welfare Assistance Scheme: www.suffolk.gov.uk/lwas

A fund set up for those experiencing financial hardship and can help with food, heating, clothing, fuel and white goods. Full details and eligibility criteria can be found on the website. This fund is changing so it is important you keep up to date by visiting the website.

Applications are made online, or with support from a partner organisation such as Citizens Advice.

Warm Homes Suffolk: [Warm Homes Suffolk](#) Grants available to help insulate and make properties more energy efficient. Eligibility can be checked online or by contacting 03456 037 686. This fund is available to homeowners, renters and landlords and is provided throughout the county.

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 Payments www.angliarevenues.gov.uk/discretionary

There are two different types of discretionary payment funds available: Discretionary Housing Payment: for those in receipt of Housing Benefit or Housing Element of Universal Credit and Exceptional Hardship Payments: for those receiving council tax reduction.

Both payments are short term and one off but are aimed at helping those experiencing exception financial hardship. Individuals can apply on line and full details of funding available can be found by visiting the website (application form is through this website as well)

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

- 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'. 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

Promote help to deal with debt:

There are a number of services, both West Suffolk wide and nationally that can support with financial concerns and managing your wellbeing. For local support please visit the council's Cost of Living support pages: [Cost of living \(westsuffolk.gov.uk\)](http://westsuffolk.gov.uk)

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

- **Citizens Advice West Suffolk** [Citizens Advice West Suffolk | Free, confidential, independent advice \(suffolkwestcab.org.uk\)](http://Citizens Advice West Suffolk | Free, confidential, independent advice (suffolkwestcab.org.uk)) Advice line: 0808 278 7868 (Monday to Friday, 9:30am to 3:30pm)
- **West Suffolk - worried about money?** [Worrying about money? - West Suffolk](#) leaflet was co-produced as a straightforward resource for people facing money worries or financial crisis, and support workers, to quickly see which local agencies are best placed to help with advice and help to access cash first options.
- **National Debtline** Telephone appointments, webchat 0808 808 4000 (9am-8pm, Monday-Friday) <https://nationaldebtline.org>
- **Christians Against Poverty (CAP)** Face to face appointments, home visits 0800 328 0006 <https://capuk.org>

Resources

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

Gov.uk

- Pension Credit toolkit: advice and guidance for stakeholders www.gov.uk/government/publications/pension-credit-toolkit/pension-credit-toolkit-advice-and-guidance-for-stakeholders
- This toolkit includes videos, social media images, posters and flyers. It also examines the barriers to claiming, dispels myths, and gives advice on how to talk to people about Pension Credit.
- Pension Credit claimant guide www.gov.uk/pension-credit
- Pension Credit calculator www.gov.uk/pension-credit-calculator
- Guidance on the closure of Tax Credits for people over State Pension age www.gov.uk/government/publications/pension-credit
- Easy Read "Get Help from Pension Credit" <https://assets.publishing.service.gov.uk/media/600811bbe90e072f4ed77f6d/pension-credit-easy-read.pdf>

Age UK

- Website www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/pension-credit • Simple A5 information guide booklet www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukiq50_pension_credit_inf.pdf
- More detailed A4 factsheet www.ageuk.org.uk/globalassets/age-uk/documents/factsheets/fs48_pension_credit_fcs.pdf

To order printed copies, visit: <https://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