

Are you missing out on Pension Credit?

Pension Credit is a retirement benefit that will top retirement income up to a 'guaranteed minimum income level' set by government.

It is estimated that

1 million people are not claiming

their entitlement.

**The average Pension Credit payment is over £64 per week.
That's £3,328 per year**

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receiving Pension Credit can unlock other eligibilities such as full Council Tax Support and a free TV Licence for over 75s.

To make a claim for Pension Credit: -

- Visit www.gov.uk/pension-credit
- Call the Pension Service

Telephone: 0800 99 1234

Textphone: 0800 169 0133

Monday to Friday, 8am to 6pm



If you are struggling to make an application for Pension Credit please contact the **Welfare Rights team** on **01642 771166** or email welfarights@redcar-cleveland.gov.uk and quote reference 'PENSION CREDIT 2022'.

Struggling to pay Council Tax? you could be entitled to Council Tax Support

Council Tax Support is a means tested discount off your bill. If you are working age you may get up to 82.5% off your bill. If you are state Pension Credit Age you could get a 100% discount.

You could be entitled if you are on a low income and are receiving certain benefits such as Universal credit, Pension Credit, Income Support, Income based Jobseeker's Allowance or Income-related Employment and Support Allowance. You may qualify even if you do not get any of the above benefits, for example if you are working and on a low wage.



www.redcar-cleveland.gov.uk

search

'Council Tax Support'

If you need help or advice regarding Council Tax Support you can call us
01642 774774





Worried about Money? Visit our online Money Advice Service

Redcar & Cleveland Borough Council, together with partners in the Redcar & Cleveland Financial Inclusion Group, has launched a new online **Money Advice Service**. This service aims to make it easier for residents to access support and it will point you in the right direction by combining local and national money advice services in one place.

It provides access to help and support such as:

- *Dealing with Debt*
- *Benefit entitlement and disputes*
- *Affordable housing*
- *Improving Digital Skills*
- *Accessing Community Banking*
- *Planning for Retirement*
- *Budgeting Support*
- *Help with Utilities*

To access the Customer Portal type

<https://redcar-cleveland-self.achieveservice.com/>

into your internet browser. You will be asked to register and create an account.

More information on Redcar & Cleveland Financial Inclusion Group can be found at

www.redcar-cleveland.gov.uk.

Search,
'Advice and Support'.



this is
Redcar & Cleveland



Help with Energy Bills

Redcar & Cleveland Citizens Advice has a team of people who can provide advice on how to manage your outgoings, maximise your income and save you money.

They can help you understand your bills, provide advice on energy efficiency in the home, help you manage energy debt, support you to find ways to maximize your income and help you save money on your bills.

They can help you understand creditor actions and what a creditor can do to recover money owed. They can also help challenge a debt if necessary. The Team can support you to maximise income, cut back on expenditure, budget and provide options to deal with your debts. They can also negotiate with creditors and can advise and support you with insolvency options.

Phone: **01642 030000** or email

enquiries@rccitizensadvice.co.uk

Reduce fuel bills by improving the energy efficiency of your home

Energy bills are rising. If you are struggling to pay, help may be available depending on your circumstances.

Redcar & Cleveland Warm & Well service can provide advice and information on grants and other types of support to help households reduce energy bills through free insulation measures, improved heating systems and winter-related benefits.

Further information is available on our website

www.redcar-cleveland.gov.uk/resident/Warm-and-Well

or phone **01642 771289**.



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