



Malcolm Wicks MP's Older People's Rights Guide

Many of my older constituents are unaware of their entitlements. I want everyone to know what is theirs by right. I hope this guide will be useful to you or someone you know - but do get in touch if you think I can help.

Rt Hon Malcolm Wicks MP
Croydon North

Constituency office: 908 London Road, Thornton Heath, CR7 7PE
Call: 020 8665 1214 Email: wicksm@parliament.uk

14 Rights to Remember

1. The Retirement Pension

From April 2009

Single pensioner	£95.25
Pensioner couple	£152.30

To claim or query your entitlement freephone 0845 60 60 265 (0845 60 60 285 textphone) or go to www.dwp.gov.uk or www.direct.gov.uk

2. Pension Credit

The Pension Credit guarantees every constituent over 60 a minimum weekly income:

From April 2009

Single person	£130
Couple	£198.45

If your income is less apply now. The level of support depends on your level of savings and income. Savings under £10,000 are not counted but over that amount your entitlement is reduced. If you have savings but your income is less than £189 (£266 for a couple) you may still get 'savings credit' so it's worth applying.

To apply call the Pension Service: 0800 99 1234 (textphone 0800 169 0133) or apply online www.dwp.gov.uk

3. Free Medicine

If you are over 60 you are entitled to free NHS prescriptions. Everything from allergies to corns is covered by this scheme. GPs and some pharmacists can prescribe.

Ask your GP or Pharmacist for more information.

4. Free Eye Tests

Constituents over 60 are entitled to free eye tests. In addition you may be eligible for help towards the cost of your glasses or contact lenses.

Just ask your optician.

5. Free Travel

As a Croydon resident you are entitled to the Freedom Pass across Greater London that provides free travel on buses, underground, DLR, Tramlink and off-peak trains. You are also entitled to free off-peak travel on local buses anywhere in England.

You can apply for your pass from Croydon Council on 020 8726 7100. Freedom Pass helpline: 0845 275 7054

6. Free TV Licence

If you are aged 75 or over, you do not have to pay for your TV licence which costs £142.50p. If you are coming up to 75 you can get a short term licence for less than one year so you don't have to pay the full fee.

For more information or to apply for a free or short term licence call the TV Licensing helpline on **0844 800 6790**.

7. Free Driving Licence

At the age of 70 everyone's driving licence expires. There is no fee for renewing it and the DVLA normally sends out a renewal form when your old licence is about to expire.

For more information call Driver Licensing Enquiries on 0300 790 6801 or go to www.direct.gov.uk/en/Motoring

8. Veterans Badge

A Veterans' Badge for ex-service personnel (including Volunteers and Regular Reserves) and those who supported the forces such as Merchant Seafarers has been introduced.

Applications can be made directly to the Service Personnel and Veterans Agency: **0800 169 2277** or by email SPVA-VeteransBadge@mod.uk

9. Home Help & Personal Care

If you need support to live safely and independently Croydon Council has a duty to assess your requirements and either provide a service itself or arrange one from a voluntary organisation.

This direct support includes the cost of equipment or of giving a break to you or to your spouse or informal carer. A financial assessment based on income and savings will determine whether there will be costs involved.

Referral.Team2@Croydon.gov.uk
Social Services for adults: 020 8726 6500
Charging helpline: 020 8760 5676

10. Winter Fuel Payments

If at least one household member is 60 by 27th September, the household qualifies for £250. If one household member is 80 by then, the allowance is £400. The allowance should be paid automatically before 25th December each year.

For more information call the Winter Fuel Payment helpline: **08459 15 15 15** (08545 601 5613 text phone) or go to www.dwp.gov.uk

11. Energy

Everyone over 70 qualifies for free loft and cavity insulation. If you are over 60 and in receipt of Pension Credit (or any form of benefit) you also qualify. There are also a range of grants available from the Warmfront scheme to improve the energy efficiency of your home.

For free, independent and local energy saving advice contact the Energy Saving Trust: **0800 512 012** / www.energysavingtrust.org.uk

Warmfront scheme - you may be eligible for a grant of up to £3,500 (or £6,000 where oil, low carbon or renewable technologies are recommended). email: enquiry@eaga.com 0800 316 2805 www.Warmfront.com

This has been paid for by the communications allowance provided by the House of Commons to all Members of Parliament. Promoted by Malcolm Wicks MP, 908 London Road, Thornton Heath, CR7 7PE

Social tariffs - Are you paying too much for your gas or electricity? You may be eligible for a 'social tariff'. Check with your supply company (eg British Gas, EDF).

12. Council Tax Rebate

If you receive the guaranteed pension credit (see 2 overleaf) you receive a 100% rebate. If your savings are below £16,000 you may qualify for a rebate. Although rebates take account of personal circumstances it's always worth applying (e.g. if your income is £10,000 or below you would get some help)

For more information contact Croydon Council
020 8726 7000 CroycTax@Croydon.gov.uk
www.Croydon.gov.uk/advice/counciltax/

You may also be entitled to housing benefit to assist in paying our mortgage or rent. For more information contact Croydon Council
020 8726 7000

13. Are you paying too much tax?

When you are 65 or over your tax allowance becomes more generous.

Personal Allowance:
for people aged 65-74 = £9,490
for people aged 75+ = £9,640
Married Couple's Allowance - 75+ = £6,965

If income is less than the relevant figure above then you are entitled to tax-free interest on your bank or building society savings. For further information and to find out if you are entitled, please call 0845 366 7850.

14. Carers' Rights

If you provide care for someone else you have a right to have your own needs assessed. To find out more about this, and other carers' rights and benefits, telephone Carers UK's Helpline on 0808 808 7777.

Useful helplines for older people

Age Concern Croydon

020 8680 5450

www.ageconcerncroydon.org.uk

Help the Aged

0808 800 6565

(Textphone-Minicom 0800 26 96 26)