



**St Joseph's
Hospice**
Serving East London
and the City

Cost of living What help is out there?



Government Help

Please note that the support outlined in this guide may change at short notice due to central government policies so please check [gov.uk](https://www.gov.uk) for the most up to date information.

The Government has announced a package of measures to help people with rising energy costs and other cost of living increases. Please note that the information here is correct on the date this guide was put together.

There may be changes to the following, and/or other help available that has yet to be introduced and is not covered here.

Council Tax Rebate

Main Scheme

The council tax rebate is providing £150 to households living in council tax bands A to D. Local councils are responsible for determining who is eligible and for making payments. Payments will be made from April 2022 and will not need to be paid back.

If you live in an eligible property and you pay your council tax by direct debit, your local council will most likely have made the payment direct to your bank account. If this is not the case you should contact your council directly.

If you live in an eligible property and you do not pay your council tax by direct debit, your local council should have contacted you with details of how the rebate can be claimed. Your council may, for example, point you towards an online application form, offer to credit your council tax account with the rebate payment, or send you a voucher to redeem by a specific date.

References:

<https://www.citizensadvice.org.uk/>

<https://www.gov.uk/>

<https://charisgrants.com/>

<https://www.thameswater.co.uk/help/account-and-billing/financial-support>

<https://www.ofgem.gov.uk/information-consumers/energy-advice-households/find-schemes-grants-and-benefits-help-home-energy>

<https://www.turn2us.org.uk/>

<https://nationaldebtline.org/>

<https://www.stepchange.org/>

<https://www.moneysavingexpert.com/>

<https://hackney.gov.uk/discretionary-hardship-scheme>

https://www.towerhamlets.gov.uk/lgnl/advice_and_benefits/Residents_Support_Scheme.aspx

<https://www.newham.gov.uk/advice-support-benefits/moneyworks-emergency-loan>

Here are some national organisations that can help with managing debts

National Debtline

National Debtline provides free advice and resources to help people deal with their debts. Advice is available over the phone, online and via webchat.

Tel: 0808 808 4000

www.nationaldebtline.org/

StepChange

A full debt help service is available across the UK. Online support is also available via its debt advice tool where you can create a budget and get a personal action plan with practical next steps.

Tel: 0800 138 1111

www.stepchange.org/

Many areas have local advice services that can offer help on benefits and debts. They may be able to offer face-to-face appointments. To find your local advice services; please check on your local Council website.

Discretionary Scheme

This appears to vary from one Council to the other but broadly it appears that the Discretionary Fund is to benefit those in Council Tax Bands E to H. Please check with your local Council.

Local councils have until 30 September 2022 to make council tax rebate payments to eligible households and until 30 November 2022 to make payments to eligible households from their discretionary fund.

Please contact your local Council as soon as possible if you didn't receive a rebate or are struggling to pay your Council Tax.

Additional Cost of Living Payments

£650 Cost of Living Payments (low income)

Claimants need to be in receipt of a means tested benefit Universal Credit, income related Employment Support Allowance, income based Jobseekers Allowance, Income Support, Working and/or Child Tax Credit, Pension Credit

Paid in 2 instalments, £326 in July 2022 and £324 in Autumn 2022

Paid directly to claimant

£150 Disability Cost of Living Payment

Claimants need to be in receipt of a 'Disability Benefit' (or have begun an eventually successful claim for) one of the qualifying disability benefits since 25th May 2022

Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Scottish Disability Benefits, Armed Forces Independence Payment, Constant Attendance Allowance, War Pension Mobility Supplement

To be paid in September 2022

Paid directly to claimant

£300 Pensioner cost of living allowance

This is for pensioner households as a top-up to their annual Winter Fuel Payment in November/December 2022.

Debt

If you're in debt crisis or you've tried to help yourself and it's not working, seek help from a debt help charity. The aim is to find non-profit debt counselling help: in other words, a one-to-one session with someone paid to help you, not make money out of you.

Getting help in this way means you can also access the **'breathing space'** scheme – a two-month period during which all interest and charges on your debt will be frozen, and you won't face enforcement action from creditors.

It's also a good idea to speak to a professional before you consider opting for a more formal debt solution, such as bankruptcy.

Benefits Calculator

Every year, thousands of pounds in benefits go unclaimed despite people having an entitlement.

To check if you are entitled to anything or to ensure that you are in receipt of the correct rate of benefits, please use an online benefits calculator. They are free to use and can give you an immediate result.

If entitled, you are also advised on how to claim the relevant benefit.

Try to keep certain information such as rent/mortgage liability, council tax bill, details of income/benefits on hand to ensure accurate results.

Here are some online benefits calculators we recommend:

EntitledTo www.entitledto.co.uk

Turn2Us <https://benefits-calculator.turn2us.org.uk/>

Turn2Us also has a useful Grants search on their website that will show you what grants and further support is available in your area and dependant on your circumstances.

Some Councils also have Benefit Calculators on their websites but this is often to determine help towards rent and council tax.

This chart explains how much Winter Fuel Payment you could get (amount includes the Pensioner Cost of Living Payment)

	Born between 26/09/1942 and 25/09/1956	Born on or before 25/09/1942
You qualify and live alone (or none of the people you live with qualify)	£500	£600
You qualify and live with someone under 80 who also qualifies	£250	£350
You qualify and live with someone 80 or over who also qualifies	£250	£300
You qualify, live in a care home and do not get certain benefits	£250	£300

Your payment may be different if you or your partner gets one of the following means tested benefits:

- Pension Credit
- income-based Jobseeker’s Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Income Support.

	Born between 26/09/1942 and 25/09/1956	Born on or before 25/09/1942
You qualify, get one of the benefits and live alone (or none of the people you live with qualify)	£500	£600
You qualify and live with a partner who qualifies, and either of you gets one of the benefits	£500 - only one of you will get the payment	£600 - only one of you will get the payment
You qualify and live with someone (not your partner) who qualifies, and either of you gets one of the benefits	£500 – you’ll both get the payment	£600 – you’ll both get the payment
You qualify, live in a care home and get one of the benefits	Nil	Nil

Winter Fuel Payment

You qualify for a Winter Fuel Payment if both the following apply:

you were born on or before 25 September 1956, and
you lived in the UK for at least one day during the week of 19 to 25 September 2022 - this is called the 'qualifying week'

You should start getting the Winter Fuel Payment automatically once you reach State Pension age, but sometimes you might need to apply

Paid between November and January.

Warm Home Discount (Scheme to reopen in November 2022)

You may be able to get approximately £150 off your electricity bill for winter under the Warm Home Discount Scheme.

The money is not paid to you; it's a one-off discount on your electricity bill between October 2022 and March 2023.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity.

Contact your supplier to find out.

Note: The discount will not affect your Cold Weather Payment or Winter Fuel Payment.

Warm Home Discount Helpline: 0800 731 0214. This helpline will open on 14/11/2022.

If you have already paid for treatment, you can apply for a refund at the same time as you apply for the scheme.

Anyone can apply as long as they do not have savings or investments over a certain limit. You cannot get help if you or your partner (or both) have more than:

£16,000 in savings, investments or property (not including the place where you live)

£23,250 in savings, investments or property if you live permanently in a care home (£24,000 if you live in Wales).

You can order an HC1 form online, or download an HC1 form and print it yourself. The form may also be available from your local Jobcentre Plus office or NHS hospital. A doctor, dentist or optician may also be able to give you one.

www.nhsbsa.nhs.uk

NHS Low Income Scheme (HC1 form)

If you have a low income, the NHS Low Income Scheme could help you pay for:

- NHS prescription charges
- NHS dental treatment charges
- the cost of sight tests, glasses and contact lenses
- the cost of travelling to receive NHS treatment
- NHS wigs and fabric supports (check with your hospital for their arrangements for supplying NHS wigs).

How much help you get depends on your weekly income and necessary outgoings, plus any savings or investments you have at the time you apply. If the amount you have left is low, you may be able to get help through the NHS Low Income Scheme.

Note: Any help you're entitled to is also available to your partner, if you have one.

If you use pre-pay or pay-as-you-go meters:

- You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.
- Your electricity supplier can tell you how you'll get the discount if you're eligible, for example through a voucher you can use to top up your meter.

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the Guarantee Credit element of Pension Credit - known as the '**core group**'
- you're on a low income/means tested benefits and meet your energy supplier's criteria for the scheme - known as the '**broader group**'.

For more information on eligibility and how to apply, please check with your energy supplier as soon as possible as the number of discounts a supplier can give is limited.

Energy Bills Support Scheme

The Energy Bills Support Scheme provides a £400 non-repayable discount to eligible households to help with their energy bills over winter 2022 to spring 2023. You do not need to apply for the discount, and there's no need to contact your energy supplier.

The discount will be applied to your monthly household electricity bill for 6 months starting in October 2022. You'll get:

£66 in October and November

£67 in December, January, February and March

You'll get the discount monthly, even if you pay for your energy quarterly or use a payment card.

If you pay by standard credit or payment card

Your discount will be automatically applied as a credit to your account in the first week of each month. The credit will appear as it would if you had made a payment.

If you have a smart prepayment meter

Your discount will be credited directly to your smart prepayment meter in the first week of each month.

If you have a traditional prepayment meter

You'll get the discount from the first week of each month. You'll get the discount automatically in one of the following ways, as:

- redeemable vouchers, sent by SMS text, email or post
- an automatic credit when you top up at your usual top up point

Your electricity supplier will let you know in advance how you will get your discount.

Your supplier should have your contact details, but if you're not sure or you don't receive any information from them, you should check that they have your current telephone number and email.

If you get vouchers you'll need to redeem them at a top-up point. Your supplier will tell you where to redeem them, for example at a Post Office branch or a PayPoint shop.

Your electricity supplier should provide more guidance on the scheme before it starts.

Note: If you have not received your first instalment by the end of October 2022, you need to contact your supplier.

NHS Help with Health Costs

Medical exemption certificates

A medical exemption certificate entitles you to free NHS prescriptions.

You're entitled to a medical exemption certificate if you have:

- a permanent fistula (for example, caecostomy, colostomy, laryngostomy or ileostomy) which needs continuous surgical dressing or an appliance
- a form of hypoadrenalism (for example, Addison's Disease) for which specific substitution therapy is essential
- diabetes insipidus and other forms of hypopituitarism
- diabetes mellitus, except where treatment is by diet alone
- hypoparathyroidism
- myasthenia gravis
- myxoedema (that is, hypothyroidism which needs thyroid hormone replacement)
- epilepsy which needs continuous anticonvulsive therapy
- a continuing physical disability which means you cannot go out without the help of another person
- cancer and are undergoing treatment for either:
 - cancer
 - the effects of cancer
 - the effects of cancer treatment

These are the only conditions that entitle you to a medical exemption certificate. If you're not sure about the name of your condition, speak to your doctor.

If you're entitled to a certificate because of your medical condition, speak to your GP or doctor. They'll give you an application form.

For full details on the scheme and eligibility criteria please visit the Tower Hamlets website.

Applications for this scheme need to be made online, via the Tower Hamlets Council Website.

If you may find it difficult to apply online call 020 7520 7217.

Newham

Our Newham Money Emergency Support and Household Support Fund

If you are struggling to meet your energy and food costs, facing hardship, a crisis or emergency you can apply for Our Newham Money Emergency Support, which is the council's Local Welfare Scheme.

The eligibility criteria are on the Newham website and stipulate age, means tested benefits and being a resident of Newham as a requirement but also reinforces that their scheme is discretionary. You are encouraged to contact them if you are in severe need even if you don't strictly meet their criteria.

Applications need to be submitted online, on the Newham Council website – Our Newham Money Emergency Support application form.

Cold Weather Payment

Cold Weather Payment is extra money for people receiving certain benefits, such as Pension Credit, when there's very cold weather.

You get £25 a week for each 7 day period of cold weather. This only applies between 1 November and 31 March each year. The average temperature in your area needs to have been 0°C or less for 7 consecutive days.

You also need to be receiving certain benefits, such as:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

If you're eligible for a Cold Weather Payment, you'll be paid automatically after each 7 day period of cold weather. You should receive your payment within 14 working days.

If you think you should have received a Cold Weather Payment but didn't, you should contact your pension centre or Jobcentre Plus office.

Energy price guarantee cap at £2,500

To help protect consumers, the Government has announced the Energy Price Guarantee which came into effect on 1 October 2022. **As of 20/10/2022 this is in place till April 2023, but may be changed at short notice so please double check.**

This new scheme will reduce the unit cost of electricity and gas so that a household with typical energy use in Great Britain pays, **on average**, around £2,500 a year on their energy bill.

Please note that for an individual customer, the amount paid under the Energy Price Guarantee will vary depending on how much energy they use, where they live, how they pay for their energy and their metering arrangement.

The £2,500 figure is based on a household with typical consumption on a dual electricity and gas bill paying by direct debit

If facing difficulties please contact your energy supplier

The advice from Ofgem - the body that regulates the energy industry in the Britain - is to speak to your supplier as soon as possible if you have any concerns about paying your bills, or you get into debt.

According the Ofgem, your supplier "must work with you to agree on a payment plan you can afford under Ofgem rules".

Among the options you can ask for are a review of your payments, payment breaks or more time to pay. You may also receive practical advice about how to save energy.

Hackney

Discretionary Hardship Scheme

This can help towards the costs of food, utilities, household items, travel, and phone and internet access for those who have suffered a sudden financial shock or face unexpected costs and require emergency help.

Note: You must already be receiving Council Tax Reduction and still be in hardship to receive this payment. It is awarded on a case-by-case basis.

Applications for this scheme need to be made online, via the Hackney Council Website.

For advice and guidance, call 0208 356 3000 and ask to apply for discretionary crisis support.

Tower Hamlets

The Resident Support Scheme

The Residents' Support Scheme is designed to help residents who are either in or at risk of being in crisis or are in need of immediate help and have no source of financial support available to them.

The Residents' Support Scheme will help with short term living costs such as credit food and gas/electric prepayment metres. It can also help in some circumstances with white goods and furniture. Cash will not usually be awarded, but a pay point voucher can be supplied to the applicant where necessary.

To qualify for the scheme, someone in your household:
Must receive a means-tested benefit
Must have a medical condition that requires extra water
OR
Three or more children under the age of 19 living at the property making you eligible for child benefits

For more information on either of these schemes and to apply; please visit the Thames Water website.

Household Support Fund

You can contact your local council - they might help you pay for things like:

- your energy and water bills
- food
- essential items - for example clothes or an oven

This help is known as 'welfare assistance' or the 'Household Support Fund'. Each council runs their own scheme. The help available and eligibility criteria varies so please contact your local council to see if they run a welfare assistance or Household Support Fund scheme.

As the Hospice predominantly supports patient from Hackney, Tower Hamlets and Newham this guide outlines the details of their schemes.

If your supplier cannot help you directly, they may be able to point you in the direction of people who can. This might be existing funds or schemes you can apply for, or experts who can give you assistance.

Some suppliers also have their own hardship funds. These are generally designed to give out grants to help get you back on track with your payments, and may require you to show you have sought advice elsewhere first or have a plan to make your payments in future.

Charis Grants administers grants on behalf of some Energy Suppliers such as British Gas, E-On, EDF, Scottish Power, SSE, Ovo Energy amongst others. Please visit their website for more information or contact your energy supplier for more advice.

www.charisgrants.com

Priority Services Register

The Priority Services Register is a free service to help people who may need additional support.

If you find it hard to deal with your energy supply, you could get extra help from your energy companies.

For example, they might agree to:

- move your prepayment meter if you struggle to get to it
- send someone to check your meter regularly
- send your bills to another person - for example, a family member or carer
- send you bills in large print or braille
- give you extra support if you have a power cut – for example, sending someone to check on you and providing hot meals.

To get extra help, you can apply to be added to your electricity network Priority Services Register. Your electricity network is the company that manages your electricity cables. If you have a gas supply, your electricity network will give your details to your gas network operator as well as your energy supplier. This means they can also add you to their Priority Services Register and offer you extra support.

You'll normally be able to get priority services if your energy companies class you as 'vulnerable'.

You could be classed as vulnerable if you:

- are disabled or have a long-term health condition
- are recovering from an injury
- have mental health problems
- don't speak or read English well
- have children under 5 or are pregnant
- have reached your State Pension age

If your situation isn't listed, you might still be able to sign up for priority services for other reasons - for example, if you're recently bereaved or you've returned to living independently after some time in residential care.

The Priority Services Register is offered by your energy supplier and network operator: you need to contact them to be put on it or to update your details.

Water Bill Help

Every water company has a social tariff scheme which can help reduce your bills if you're on a low income. Who is eligible for help and the level of support varies depending on your water company.

For the purposes of this guide, we are focussing on the help offered by Thames Water.

Thames Water offer help through 2 schemes: WaterHelp and WaterSure.

WaterHelp

If you live in a low-income household, Thames Water may be able to discount your bill through WaterHelp.

If you qualify, they currently offer a 50% discount on your whole bill. This amount may change in the future.

They consider households earning below £16,480, or below £20,111 in London boroughs, to be on a low income. In order to qualify, they will need to check your details and verify your income.

WaterSure

If you're on a water meter but finding it hard to save water because you have a large family or water-dependent medical condition, they may be able to cap your bills through WaterSure. They always use the average price based on what other customers pay. For this financial year (2022/23), for example, they would cap your bills at £423. If you already use less, you'll keep paying less.

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Advocacy **Compassion** **Justice** **Quality** **Respect**

Charity No. 1113125



**St Joseph's
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Serving East London
and the City