

Cost of Living crisis and Support available

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What is a Cost of living crisis:

A cost of living crisis occurs when the cost of daily essentials such as food, fuel and energy costs start to rise faster than the average households income. This situation occurs when wages and benefits are not rising as fast or inline with inflation.



Welfare Advice & Debt Support Team.

Enfield's Welfare Advice & Debt Support Team is a service that helps to support vulnerable residents to maximise their income and get their full entitlement to welfare benefits. We also advise and assist to support residents with council debts such as rent arrears, Adult Social Care debt, Housing benefits overpayments and Council tax arrears/debt. For other debts we have a fast track referral process to Citizens Advice. Our aim is to holistically case manage the clients situation in order to improve their circumstances.

Referrals to the team can be made by yourselves or a 3rd party, this includes other agencies or organisations that you may already be affiliated to.

I have enclosed the link below to our referral form and cost of living support page which gives information and advice regarding other help that may be available to you.

Cost of living support

<https://www.enfield.gov.uk/services/your-council/cost-of-living-support>

Welfare Advice & Debt Support Team Referral Form

<https://new.enfield.gov.uk/forms/covid-19-welfare-advice-debt-and-benefit-support-referral-form/>

What help is available?

The Government has confirmed a series of support measures to help people through the cost of living crisis. All of the payments detailed below are disregarded in Council Tax Support.

(further information can be found @ Gov.uk cost of living crisis)

Council Tax Rebate Scheme

The government has asked councils to make one-off payments of £150.00 to eligible band A-D households between April and September. A discretionary scheme has also been implemented to support residents in band E & F Households.

£400 Grant

Every UK household with a domestic energy account will still receive a £400 grant even though the Government has announced £2500 energy price cap.

Over the course of six months from October 22, direct debit payers will have the money credited to their account. Customers with pre-payment meters will have the money applied to their meter or paid via a voucher. Most energy suppliers have already contacted their customers to advise how these payments will be received.





£650 Cost of Living payment

£650 payment will be made to those on Universal Credit, tax credits, pension credit and other means-tested benefits. This will be an automatic payment into bank accounts and will be paid in two instalments, the first in July 22 and the second in the Autumn.

To receive the first instalment of the £650 payment, people need to have claimed the Benefit on or before 25 May 22. It is tax free and is **not** affected by the Benefit cap.

£150 Disability Cost of Living payment

People on Disability benefits will receive an additional £150, as long as their claim was made on or before 25 May 22. Anyone receiving the following benefits will be entitled to the extra £150: Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Armed Forces Independence Payment, Constant Attendance Allowance and War Pension Mobility Supplement.

£300 Pensioner Cost of living payment

Households that receive the Winter Fuel Payment between £200-£300 will receive an additional £300 between November and December. This will be paid directly into bank accounts, along with the Winter Fuel allowance.

Nb/ All of these payments are disregarded in the calculation of Housing benefit and Council Tax Support.

If you think you should have received a payment but have not you can contact DWP. For further information please use the link below

<https://secure.dwp.gov.uk/report-a-missing-cost-of-living-payment/welcome>



Understanding your energy bills.

Make sure that the information on your bill is correct – if it is not contact your supplier and inform them for corrections to be made and a new bill should be issued

Check that your bill has not been estimated – you will need to take a reading and give this to your energy supplier to make sure you are not paying too much or too little for your energy

Check your tariff – is the tariff competitive

Energy Price Guarantee.

From 01st October a new energy price scheme will be introduced to reduce the unit cost of gas and electric, so that households with typical energy use will pay no more than £2500 a year for their energy bills, over the next 2 years. These savings are based on average consumer usage so bills can be less or more than the £2500 price guarantee.

Customers with typical usage paying by direct debit on a variable tariff:

Electricity £0.34 per/kwh

Daily standing charge: £0.46

Gas £0.10 per/kwh

Daily standing charge: £0.28

These charges will be higher if you have a pre-payment meter

Local Authority Support.

The local authority are working on plans to support residents through out the crisis. They have produced a Cost of Living page on Enfield website which will be kept up to date with available help and support.

Household Support Fund

The LA are due to receive another round of funding to support vulnerable residents with food, energy and water.

Food Pantry's

The LA has opened 2 pantries in Enfield and Edmonton Library where members will be able to receive £20.00 worth of shopping for £4.50

Food Co-op.

This is a scheme that is being set up for neighbours and friends within your local area to pool small amounts of money to make your money go further, by buying in bulk and sharing the items.

Other Help.

The Heet Project.

Heet has partnered with LEAP the energy saving service to help local residents in Enfield to save money on their fuel bills and keep their homes warm and cosy. If eligible you will receive a home visit from a qualified advisor.

Link & Contact number below

<https://www.theheetproject.org.uk/projects/>

Tel: 0800 060 7567

Help with Food.

Please see Link below to information and organisations that can support residents who are affected by food insecurity.

<https://www.enfield.gov.uk/services/your-council/enfield-response-to-covid-19/help-with-food#>

Other Help.

British Gas Energy Trust.

Is an independent Charity that offers advice and support to those struggling to pay their bills.

EON energy fund.

Can help to pay current and final EON energy bill arrears.

Fuel Bank.

If in extreme financial hardship you may be eligible to receive a voucher to top up your Pre - payment meter.

Warm Home Discount

The warm homes discount scheme can take up to £150 off of your winter electricity bill, some changes have been made to this scheme. You no longer apply for this discount, if you meet the criteria you will then be written to and advised. Your supplier will then make the payment to you before 31st March'23

WaterSure & WaterHelp

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

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

Energy saving tips & potential savings per year

Cost Saving Tips	Potential Savings
Turning off unnecessary lights	£25
Taking a 4 minute shower	£95
Don't overfill the kettle	£16
Insulate your hot water cylinder	£70
Washing Clothes at 30%	£54
Switch of standby	£65

The background features a complex geometric design. On the right side, there is a solid dark blue vertical band. To its left, several overlapping, semi-transparent shapes in various shades of blue and light green are arranged in a dynamic, angular pattern. The word "Questions." is centered in the white space on the left side of the image.

Questions.