

Cost of Living Crisis Support

The cost of living crisis is causing worry for many people but if you don't have enough to live on, there is help available. This includes the Household Support Fund and Cost of Living Payments.

Income maximisation is a good place to start by checking what benefits you can get. People often believe they are receiving everything they are entitled to, but some benefits like Council Tax Support and Pension Credit regularly go unclaimed.

Some benefits are "passport benefits" so if you claim one you can claim others. You can do a Benefit Check at the link below:

<https://www.gov.uk/benefits-calculators>

You should also consider a budgeting tool to ensure that you are effectively managing the money you are getting in. There are several online tools, one from Citizens Advice and one from MoneyHelper are available below:

<https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>

<https://www.moneyhelper.org.uk/en/everyday-money/budgeting/beginners-guide-to-managing-your-money>

Local advisers are available to assist, for instance at Citizens Advice, or contact your local Councillor Peter Guest at Cllr.Peter.Guest@cornwall.gov.uk

Most benefits can be paid early. This is known as a 'short term benefit advance'. A small amount will be taken off future payments to pay it back - usually for 12 weeks. You can ask the Job Centre about this.

Cornwall Council 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 the 'Household Support Fund'. You can contact Cornwall Council on 0300 1234 121.

You don't have to be getting benefits to get help. If you do get benefits, they won't be affected if you start getting money from the Household Support Fund scheme.

The government will give every household in Great Britain £400 off their electricity bill. This is called the Energy Bills Support Scheme. You don't need to do anything to get the money and you won't have to pay it back.

You'll get the £400 in 6 instalments starting from October 2022. You'll get £66 in October and November, £67 in December, January, February and March

If you have an electricity meter and pay your bills every month or quarterly, your supplier will automatically take the amounts off your energy bill each month.

If you have a prepayment meter, your supplier will confirm how you'll get the £400. This will either be automatically added to your energy meter (if you have a smart meter) or they will give you the instalments as vouchers by email, text or post

If you get vouchers, you'll only be able to use them for your own energy account and if you are unsure, please contact your energy provider.

If your household is in council tax A-D, you should have received a £150 council tax rebate from the government. You should have got this in April 2022 - you don't need to pay it back. If you haven't got your council tax rebate, you should contact Cornwall Council.

The government will also send you extra one-off payments if you get certain benefits - for example, Universal Credit, PIP or Attendance Allowance, or are over State Pension age and get Winter Fuel Payments

You can get as many of these extra payments as you're eligible for. You won't have to pay tax on them and they won't count as income when calculating your benefits.

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Those households not on standard gas or electricity contracts, such as those living in park homes or on heat networks – and so outside the scheme – will receive support equivalent to both the Energy Price Guarantee and the Energy Bills Support Scheme. Customers do not need to take any action in order to receive this support, which they will receive by the end of the year.

Those households who are connected to the electricity network but who use fuels other than gas, such as heating oil, to heat their homes will still receive support through the Energy Price Guarantee for their electricity costs, as well as the Energy Bills Support Scheme.

If you are not able to receive support for your heating costs through the Energy Price Guarantee (for example because you live in an area of the UK that is not served by the gas grid), the Government will also provide an additional payment of £100 to compensate for the rising costs of other fuels such as heating oil. This is intended to guarantee you will receive support equivalent to those on both the electricity and gas grid for the total cost of your energy.

You can see more below:

<https://www.gov.uk/government/publications/energy-bills-support/energy-bills-support-factsheet-8-september-2022>

If you are worried about the cost of your energy bills, speak to your provider.

You might be able to get extra money from a charity. Some of these charitable grants are open to everyone, others might be available to you based on your situation - for example, your health or your previous or current job.

You can check what is available on the Turn2Us website below:

<https://grants-search.turn2us.org.uk/>

If you are over 55 and have a personal pension, you might be able to take some money from your pension savings to help pay for essential costs or to pay off your debts. Taking money from your pension will mean you have less income when you retire. If you're getting benefits, taking money from your pension could affect your claim.

Before doing this please get advice from Pension wise at:

<https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance>

You can also get further help from MoneyHelper at the link below:

<https://www.moneyhelper.org.uk/en>

You can get excellent advice and information from Community Energy Plus. They produce leaflets and factsheets on everything that is available and eligibility. You can see more below:

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

You can call them on 0800 954 1956

You can also see their Winter Wellbeing guide at the link below:

https://www.cep.org.uk/wp-content/uploads/2021/12/winter-wellbeing_2021-22_a5-booklet_25-11-21_final_web2.pdf

To see their factsheets please go to link below:

<https://www.cep.org.uk/resources/factsheets-and-leaflets/>

Citizens Advice have a comprehensive website and you can see this below:

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

They will advise on any matters, including money and debt and you can see more on this at the link below:

<https://www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/>

To contact your local Citizens Advice, Text the word **ADVICE to 78866** and you will receive a call back with 10 working days. Alternatively call Adviceline on **0800 144 8848** Monday to Friday 10am to 4pm

Please do get help as soon as possible, the organisations mentioned above will help in any way they can.

Your mental health is as important as your physical health. You should talk to your GP if your money problems are affecting your mental health.

Any concerns or anything I can do to help please do not hesitate to contact me on 07947 826627.

Peter.