



Adult Care Services | Money Advice Unit

# Financial Information

## Factsheet

Promoting independence, wellbeing and health

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# Fuel and cost of living – sources of help

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This factsheet was produced on October 3rd 2022. The latest version is on the website

## Fuel and cost of living – sources of help

We all need a little support from time to time. The below resources offer advice and practical help with fuel cost, to manage finances and make savings.

If you are struggling, please get in touch with HertsHelp - trained friendly advisors are on hand to offer confidential assistance and can put you in touch with helpful services and support locally - call 0300 123 4044, email [info@hertshelp.net](mailto:info@hertshelp.net) or visit [www.hertshelp.net](http://www.hertshelp.net)

## Hertfordshire's Money Advice Unit

[Guides from our Money Advice Unit](#)

## Advice for cutting energy costs and keeping bills lower

For free, or low-cost changes you can make to lower your energy bills, see:

- [Simple Energy Advice](#)
- [Simple ways to lower your energy bills at home](#)
- [Four cheap ways to save energy at home](#) – A practical guide from the BBC
- Citizens Advice: [Help to pay your energy bills](#)
- [Save money on your bills](#) - Hertfordshire has become one of the first regions in the UK to partner with the Energy Saving Trust to provide an energy efficiency app to residents and help them make energy savings.
- [Help with Cost of Living - Turn2us](#) . This site includes a [Turn2us Benefits Calculator](#) as well as a [Turn2us Grants Search](#)

A [new online service](#) offers people impartial recommendations on how to improve their home's energy performance. It is a simple-to-use interactive service where users enter details about their home and receive recommendations tailored to their individual circumstances.

## Help with energy bills

- [EDF Energy Customer Support Fund](#)

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- [E.ON Energy Fund](#)
  - [OVO Debt and Energy Assistance](#)
  - [Scottish Power Hardship Fund](#)
  - [Octopus Support Fund](#)
  - [British Gas Energy Trust](#)

Households will get £400 of support with their energy bills through an expansion of the **Energy Bills Support Scheme**. This replaces the £200 announced earlier this year. The £400 payment will now be made as a grant and will not be recovered through higher bills in future years. Households with meters will get the support over 6 months from October 2022. Direct debit and credit customers will have the money credited to their account while customers with pre-payment meters will have the money applied to their meter or paid via a voucher.

Households will see a discount of £66 applied to their energy bills in October and November, rising to £67 each month from December through to March 2023.


Landlords who resell energy to their tenants, such as students who pay an inclusive charge within their rent, **should** pass-on the discounted payments, in line with Ofgem rules to protect tenants.

For more information, see [£400 energy bills discount to support households this winter](#) from gov.uk

## **Warm Homes Discount Scheme**

There will be a one-off £150 Warm Homes Discount on fuel bills in the November 2022 -March 2023 period. You are automatically eligible for it if, on 21 August 2022 you were in “Core Group 1” which means getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well). Aside from being eligible, your supplier has to participate in the scheme (most do).

The WHD used to be paid by applying to the fuel companies but this year it will be automatically assessed using data from the DWP. There will also be “Core Group 2”



who will qualify for payment, including people on most other means-tested benefits, with high energy costs.

To find out whether you qualify, you can call the government Warm Home Discount phone line on 0800 731 0214 between 14 November 2022 and 31 March 2023. This payment is separate from, and additional to, the Winter Fuel payment and the £400 Energy Bills Support Scheme.

## **Energy Price Cap**

Energy bills will be capped at £2,500 a year for a *typical* household from 1 October 2022 for the next two winters. The £400 energy rebate mentioned above will continue to be paid as planned from October.

The cap is based on a typical family with typical usage. It's NOT a cap that stops bills going above £2500. If you use more fuel than the average household, you could pay a lot more than £2500 a year. If you use a lot less, you could be paying below £2500.

## **Foodbanks and food providers**


Hertfordshire County Council has recently updated the Herts Directory, which lists all [foodbanks and food providers](#) in Hertfordshire including the service address(es), opening hours, contact details, and whether a referral is needed or not.

## **Council Tax and Housing Benefit**

Contact your [district or borough councils](#). for help with council tax discounts, benefits, exemptions and for information on the [£150 rebate on council tax](#). This sum is a grant not a loan.

District and borough councils also deal with housing benefit for people over pension age who need some help with rent.

## **Benefit Payments**



Households on means tested benefits will receive a payment of £650 this year, made in two instalments. This includes all households receiving any of the following benefits:

- Universal credit
- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Income support
- Pension credit

The DWP will make the payment in two lump sums – the first of £326 from July 14th, the second of £324 in the autumn. The DWP has updated its [guidance on the cost of living payment](#). This confirms that to be eligible for the first payment, which will be made automatically, the claimant must have been entitled to a payment (or later found to be entitled to a payment) of universal credit for an assessment period that ended in the period 26 April 2022 to 25 May 2022.

For the other benefits (Including tax credits), the claimant must have been entitled to a payment (or later found to be entitled to a payment) on any day in the period 26 April 2022 to 25 May 2022 to get the first payment.


- Payment will also be made to those getting working tax credit and child tax credit only, but with payments being made from September 6<sup>th</sup> 2022 onwards and later in winter 2022 instead, to avoid duplicates

## **Pensioners**

All pensioner households will get a £300 one-off Pensioner Cost of Living Payment as a top-up to their annual Winter Fuel Payment in November/December 2022. For most pensioner households, this will be paid by direct debit. People will be eligible for this payment if they are over State Pension age (aged 66 or above) between 19 – 25 September 2022.

## **£150 Disability Cost of Living Payment**

Anyone getting one of the following disability benefits will receive a one-off payment of £150 from September 20th 2022 onwards:

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- Disability living allowance
  - Personal independence payment
  - Attendance allowance
  - Armed forces independence payment
  - Constant attendance allowance
  - War pension mobility supplement

Claimants must be in receipt of, or have begun an eventually successful claim for, one of these benefits as of 25th May 2022 to be eligible for this additional payment.

The £150 will be on top of the £650 they will receive separately if getting a means-tested benefit and the additional £300 Winter Fuel Payment if a pensioner

## **Phone and broadband charges**


### **Cheaper tariffs**

Ofcom has warned that millions of households could be [missing out on £144 a year](#). Special discounted broadband packages – sometimes known as ‘social tariffs’ – are available to an estimated 4.2 million households getting universal credit for example. However, very few homes have taken advantage of these discounted rates so far.

As a result, a new DWP service will allow internet service providers to verify – with the customers’ permission – whether they are in receipt of a relevant benefit and therefore eligible for extra financial support.

The Government has called on all broadband providers to offer and promote [social tariffs](#) - discounted broadband and mobile deals for people on Universal Credit and other benefits.

The scheme is already supported by Virgin Media O2 who have announced that they will use the system to verify eligible customers signing up to their Essential Broadband tariff. The company will also waive early termination fees for those moving from existing tariffs.



Check with your broadband supplier to see what they can offer or with [Ofcom](#) about all the social tariffs available.

## **Bus fares**

From January to March 2023, there will be a [£2 cap per journey](#) on single adult fares

## **Household Support Fund**

The Household Support Fund helps those in most need with payments towards the rising cost of food, energy, and water bills. It is administered by the County Council and has been extended to March 2023.

The County Council is using the HSF to make a payment of £150 to all pensioners on pension credit. They will have received a letter from the Council that is taken to the Post Office, and they will have received £150 automatically over the counter.

## **Support from Local Councils**

Your borough and district council will also have details of local sources of help.

Broxbourne: [Help to manage the cost of living – Borough of Broxbourne Council](#)

Dacorum: [Cost of living \(dacorum.gov.uk\)](#)

East Herts: [Help to manage the cost of living | East Herts District Council](#)

Hertsmere: [All Financial Support - Hertsmere Borough Council](#)

North Herts: [Help with the cost of living | North Herts Council \(north-herts.gov.uk\)](#)

St Albans: [Cost of living support | St Albans City and District Council](#)


Stevenage: [Help to manage the cost of living \(stevenage.gov.uk\)](#)

Three Rivers: [Help for people with money problems \(threerivers.gov.uk\)](#)

Watford: [Cost of living support – www.watford.gov.uk](#)

Welwyn Hatfield: [Help with the cost of living – Welwyn Hatfield Borough Council \(welhat.gov.uk\)](#)

## **Bounce Back Checklist**



IncomeMax has produced the [Bounce Back Checklist](#) that details benefits, grants and organisations that can help, including details of where to get money advice

## Money and Pensions Service (MaPS)

MaPS have launched a new [find your way forward](#) guidance on their [Money Helper](#) website aimed at people who:

- are [struggling to keep on top of their bills and payments](#)
- have experienced a [reduction in income or squeezed budgets](#)
- are [self-employed](#)
- have been or are worried about being made [redundant or losing their job](#)

For people who are already missing payments on their bills or credit commitments, then free debt advice services are available via their [locator tool](#)

## Coronavirus Support

Coronavirus hasn't gone away! For advice targeted at people who are affected, see [Money Helper](#)

## MaPS Money Navigator Tool

The [Managing your money in uncertain times | MoneyHelper](#) guide, can provide guidance based upon individual circumstances.

## Quids in!

The free, *Quids in!* [Future-Proof Finance Quiz](#) is designed, through 25 targeted 'yes/no' questions, to generate an action plan in handling debt and maximising income. Clients made average financial gains using this framework of £1000 in the year 2021-22.





## Credit Unions

Local Credit Unions, which are not-for-profit savings and loans schemes. For an explanation on what credit unions do and how they help individuals, families, and communities, visit: <https://www.abcul.coop/credit-unions/about-credit-unions>

There are 6 Credit Unions in the County:

- [Hert Savers Credit Union](#)
- [Dacorum First Credit Union](#)
- [Black Squirrel Credit Union](#) (North Herts)
- [Stevenage Credit Union](#)
- [Watford Credit Union](#)
- [St Albans Community Bank](#)

## StepChange

StepChange is a charity that helps thousands of people overcome debt every week.

They provide:

- [60-second debt test](#) - answer a few simple questions to find out if you need debt advice, and what your next steps could be
- [Debt Remedy tool](#) - answer questions about your financial situation to understand what to do next, where to get further support and guidance and how to start to take control of your money
- [Guide to the Breathing Space Scheme](#) - this is a guide to the government scheme which could help relieve some of the pressure and stress caused by being in debt

## HMRC

HMRC have published a [new landing page](#) bringing together the support which sits with them, available to help with the cost of living. It includes help with childcare, tax relief, help with savings, help if you can't pay for your tax bill and information on the Marriage Allowance.



## How you can contact Hertfordshire County Council

### Our website

Information about [adult social care](#) – find about care services, day centres and apply online for meals on wheels or a Blue Badge. You can also comment, compliment and complain.

You can also find a range of [Money Advice Unit factsheets](#)

[Hertfordshire Directory](#) Find national and local community groups, charities, services and activities

### Contact us

For information on how to get care and support

Email: [contact@hertfordshire.gov.uk](mailto:contact@hertfordshire.gov.uk)

Telephone: 0300 123 4042

Textphone: 01992 555506

Text us: 07507306911

[Contact us using SignVideo](#), our live BSL video interpreting service. (Monday to Friday, 8am – 6pm)

**Drop in** to your [local library](#)

**If you are worried that you or someone you know is at risk of abuse or neglect**

Call us on 0300 123 4042 (24 hours a day)

**If you need help to understand**

Call 0300 123 4042 if you would like help to understand this information or need it in a different format. You can also ask to speak to someone in your own language. Calls to 0300 cost no more than a national rate call to a 01 or 02 number



## Other help

[HertsHelp - We're here for you](#) is a network of community organisations working together, to help you find independent support, guidance and information you need to get the most out of life.

Call **0300 123 4044** or email [info@hertshelp.net](mailto:info@hertshelp.net)

[Citizens Advice](#) 0344 4111 444

[Online information](#): Information about [local CA and](#) opening times

*Whilst every effort has been made to provide accurate information, this factsheet is for guidance only and should not be considered an authoritative statement of the law. Please see [our website](#) for updates to this factsheet.*