



# SUPPORT WITH COST OF LIVING

## HELP WITH BILLS



FINANCIAL SUPPORT  
MENTAL HEALTH SUPPORT  
CAMPAIGNING FOR CHANGE  
ONLINE COURSES AND ACTIVITIES



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## Help with your bills

Millions of the most vulnerable households will get £1,200 of one-off support in total this year to help with the cost of living and their energy bills, with all domestic electricity customers receiving at least £400.



**There are a number of government support funds and payments that can help if you are struggling with the cost of living crisis.**

**In this guide we will give you information on:**

- Cost of Living Payments
- Energy Bills Support Scheme
- Disability Cost of Living Payment
- Winter Fuel Payments
- Council Tax Rebate
- Cold Weather Payments
- Warm Home Discount
- 0% VAT on energy saving materials
- Household Support Fund
- Budgeting Loan
- TV Licence fee freeze
- Social Tariff- Cheaper phone and broadband
- Hardship schemes/ fund for water bills



## Cost of Living Payments

### What has been announced?

#### Cost of living payments



8m lowest income households

**£650**



8m pensioner households

**£300**



6m receiving non means-tested disability benefits

**£150**



Energy grant for all households

**£400**



## Type of Cost of Living Payments

Households on means tested benefits, including Universal Credit, Pension Credit and Tax Credits, will receive a payment of £650 this year.

This will be made automatically in two instalments, one in summer and another in the autumn, and is in addition to the £400 discount on energy bills

You could get up to **3 different types of payment** depending on your circumstances on a particular date or during a particular period:

- a **Cost of Living Payment** (if you get a qualifying low income benefit or tax credits)
- a **Disability Cost of Living Payment** (if you get a qualifying disability benefit)
- a **Pensioner Cost of Living Payment** (if you're entitled to a Winter Fuel Payment for winter 2022 to 2023)

## WHEN WILL YOU GET A COST OF LIVING ONE-OFF PAYMENT?

**JULY**  
First half of £650 payment for those on means-tested benefits

**SEPTEMBER**  
£150 payment for those with disabilities

**FROM OCTOBER**  
£400 energy bill discount payment starts

**AUTUMN**  
Second half of £650 payment for those on means-tested benefits

**NOVEMBER / DECEMBER**  
£300 one-off cost of living payment for pensioners



## Low Income Benefits and Tax Credits

### Low income benefits and tax credits

You may get a payment of £650 paid in 2 lump sums of £326 and £324 if you get payments of any of the following:

- Universal Credit
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

If you have a joint claim with a partner, you will get one payment of £326 and one payment of £324 for your joint claim, if you're entitled

These payments are not taxable and will not affect the benefits or tax credits you get.

When you'll be paid:

<b>Benefit or tax credits</b>	<b>Cost of Living Payment</b>	<b>When you'll be paid</b>
Universal Credit	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Income-based JSA	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Income-related ESA	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Income Support	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Pension Credit	£326	Between 14 and 31 July 2022 for most people

<b>Benefit or tax credits</b>	<b>Cost of Living Payment</b>	<b>When you'll be paid</b>
	£324	Autumn 2022
Tax Credits	£326	From autumn 2022
	£324	From winter 2022



## **Disability Cost of Living Payment**

### **Disability Cost of Living Payment**

You may get a lump sum payment of £150 if you're getting any of the following:

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment
- Adult Disability Payment (in Scotland)
- Child Disability Payment (in Scotland)
- Armed Forces Independence Payment
- War Pension Mobility Supplement

This is to help with extra costs, such as for specialist equipment or transport.

This is in addition to the £650 Cost of Living Payment for disabled people who also receive means tested benefits.

#### **Eligibility**

You must have received a payment (or later receive a payment) of one of these qualifying benefits for 25 May 2022 to get the payment.

#### **[Check if you're eligible for the Disability Cost of Living Payment](#)**

#### **When you'll get paid**

You'll get the payment from September 2022.



## Pensioner Cost of Living Payment

### Pensioner Cost of Living Payment

#### Eligibility

If you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get an extra £300 for your household paid with your normal payment from November 2022. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.

#### When you'll get paid

You'll get the payment from September 2022.

The full amount of Winter Fuel Payment you will get for winter 2022 to 2023 depends on your circumstances. These amounts are for winter 2022 to 2023 only.

Your circumstances	Born between 26 September 1942 and 25 September 1956	Born on or before 25 September 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 and live with a partner who qualifies, and either of you gets <a href="#">certain benefits</a>	£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 <a href="#">certain benefits</a>	£500 - you'll both get the payment	£600 - you'll both get the payment
You qualify, live in a care home and do not get <a href="#">certain benefits</a>	£250	£300



## Energy Bills Support Scheme

£400 will be taken off your energy bill from October if you live in Great Britain.

This is an automatic grant, which does not need to be paid back and requires no action.



## Winter fuel payments

In the winter months pensioners can get between £100 and £300 to help pay heating bills.

[Check if you're eligible for the Winter Fuel Payment](#)



## Council Tax rebate

If you live in Council Tax bands A to D in England you'll get £150 back from your Council Tax bill (4 out of 5 households in England).

For most people the rebate is automatic, however if you don't pay your Council Tax by direct debit then get in touch with your Council.



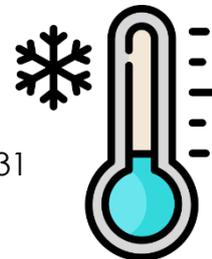
COUNCIL TAX

[More information on the Council tax rebate](#)



## Cold weather payments

£25 extra a week if you're getting certain benefits is available during the winter when the temperature is zero or below for more than seven days. (between 1 November and 31 March)



[Check if you're eligible](#)



## Warm Home Discount

This autumn nearly three million low-income households are eligible for a £150 rebate on their winter electricity bills.



[Check with your energy supplier to see if you are eligible](#)



## 0% VAT on energy saving materials

It will be cheaper for you to install energy saving materials such as thermal insulation or solar panels with 0% VAT for the next five years, helping to improve energy efficiency in your home and keep heating bills down.

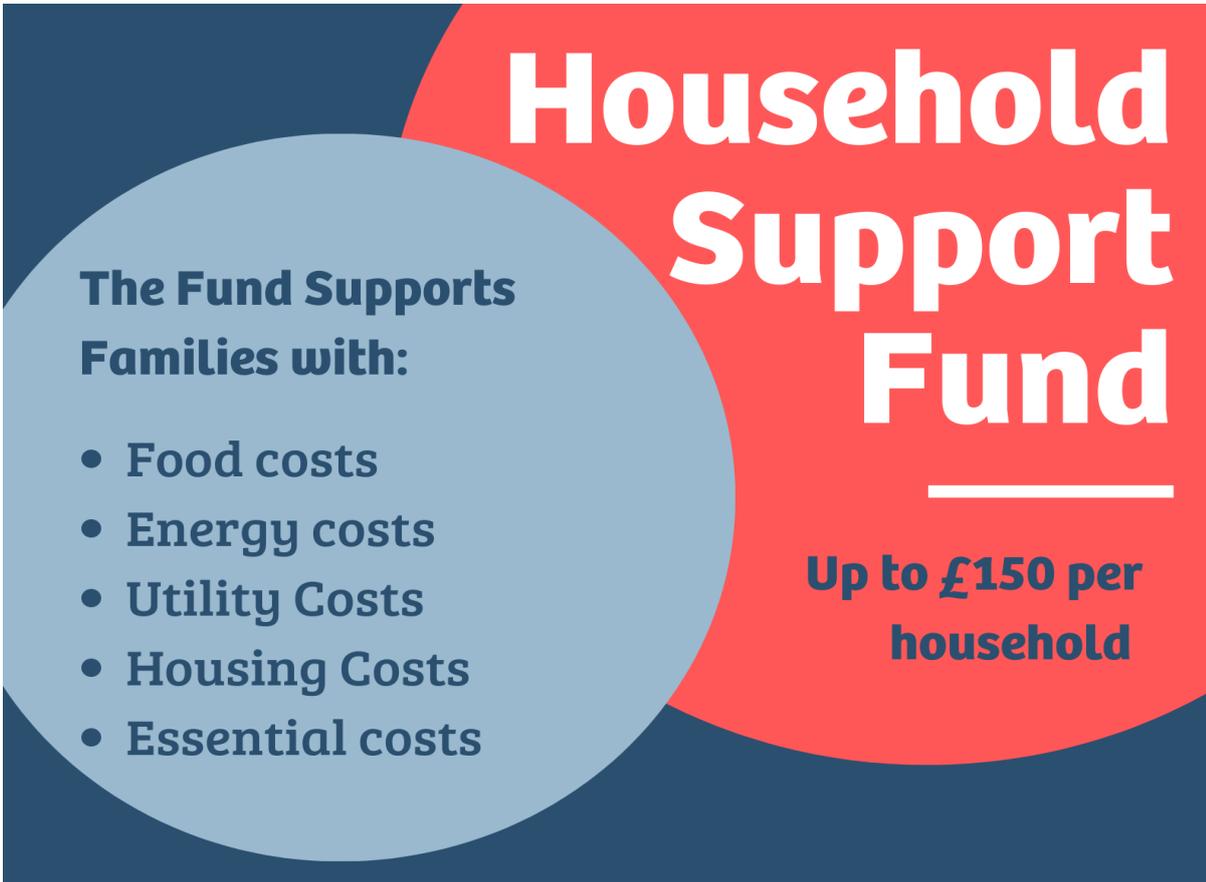


[Find energy grants and ways to save energy in your home](#)

## Household Support Fund

£1.5 billion has been made available to support the most vulnerable to cover their essential daily costs, like energy bills. Recipients include pensioners and families with children.

[Contact your local Council to check if you're eligible for the Household Support Fund](#)



The graphic features a dark blue background with a large light blue circle on the left and a large red circle on the right. The text is white and blue.

# Household Support Fund

**The Fund Supports Families with:**

- Food costs
- Energy costs
- Utility Costs
- Housing Costs
- Essential costs

**Up to £150 per household**

### Living in Nottingham City?

If you, or someone you know, needs financial support, your first step should be to contact one of the advice agencies or community organisations listed below.

#### **By contacting these agencies, you will be able to:**

- Talk to an impartial and confidential Adviser about the whole range of financial support and solutions available to you over the longer term.
- Apply for a supermarket or energy voucher, or a referral to a food bank, to help with your immediate financial needs.
- **If you are a pensioner, please contact Age UK Notts:**
- Email [householdsupportfund@ageuknotts.org.uk](mailto:householdsupportfund@ageuknotts.org.uk)  
Or call 0115 6976 314



- **If you are a Nottingham City Homes Tenant, please contact:**
- NCH Tenancy Sustainment Team  
Email [moneymatters@nottinghamcityhomes.org.uk](mailto:moneymatters@nottinghamcityhomes.org.uk)
- 
- **If you are a Metropolitan Thames Valley Housing resident, please contact:**
- Customers Services  
Email [contactus@mtvh.co.uk](mailto:contactus@mtvh.co.uk)  
Or call 0203 353 3535



If you are none of the above, please contact one of the following advice agencies:



### **Bestwood Advice Centre**

21 Gainsford Crescent  
Bestwood  
Nottingham  
NG5 5FH  
0115 962 6519  
[www.bestwoodadvice.org.uk](http://www.bestwoodadvice.org.uk)  
Open Monday – Thursday  
9:30am – 3:30pm



### **Citizens Advice Nottingham & District**

16 – 18 Maid Marian Way  
Nottingham  
NG1 6HS  
0300 330 5457  
[citizensadvicenottingham.org.uk](http://citizensadvicenottingham.org.uk)



### **Clifton Advice Centre**

Clifton Cornerstone  
Southchurch Drive  
Nottingham  
NG11 8EW  
0115 940 5551  
Open Monday, Tuesday, Wednesday and Friday 10:00am to 1:00pm



### **Meadows Advice Group**

Queens Walk Community Centre  
Queens Walk  
The Meadows  
Nottingham  
NG2 2DF  
0115 986 0197  
Open Monday to Friday  
9:30am to 1:00pm



### Nottingham Law Centre

119 Radford Road  
Hyson Green  
Nottingham  
NG7 5DU  
0115 978 7813  
[www.nottinghamlawcentre.org.uk](http://www.nottinghamlawcentre.org.uk)  
Open Monday to Friday  
9:30am to 1:00pm, and 2:00pm to 5:00pm



### St Ann's Advice Centre

The Neighbourhood Centre  
Robin Hood Chase  
St Anns  
Nottingham  
NG3 4EZ  
0115 950 6867  
[www.stannsadvise.org.uk](http://www.stannsadvise.org.uk)  
Open Monday, Tuesday and Thursday  
9:00am to 12:20pm, and 1:20pm to 3:30pm  
Wednesday and Friday  
9:00am to 12:30pm



### Budgeting loans

You may be eligible for a Budgeting Loan if you've been on certain benefits for 6 months. This can be used for household items, rent in advance and travelling costs.



[Check if you're eligible for a Budgeting Loan](#)



### Cheaper phone and broadband

You may be eligible to move onto a social tariff if you're struggling to afford your broadband or phone services.



[Check the Ofcom website to see if you can switch to a social tariff](#)

Ofcom also provide some useful information about how to change your phone, broadband and mobile supplier. The price comparison sites listed have been accredited by Ofcom.

Please [click here](#) for further details.

Some providers offer social tariffs which are only available to customers who receive certain government benefits, as set out in the table below.

Product	Price	Speed	Eligibility
<a href="#">BT Home Essentials</a>	£15 a month	Around 36 Mbit/s	Various benefits (in and out of work)
<a href="#">BT Home Essentials 2</a>	£20 a month	Around 67 Mbit/s	Various benefits (in and out of work)
<a href="#">Country Connect Social Tariff</a>	£15 a month	50 Mbit/s	Various benefits (in and out of work)
<a href="#">G.Network Essential Fibre Broadband</a>	£15 a month	50 Mbit/s	Various benefits (in and out of work)
<a href="#">Hyperoptic Fair Fibre 50</a>	£15 a month	50 Mbit/s	Various benefits (in and out of work)
<a href="#">Hyperoptic Fair Fibre 150</a>	£25 a month	150 Mbit/s	Various benefits (in and out of work)
<a href="#">KCOM Full Fibre Flex</a>	£14.99 a month	30 Mbit/s	Various benefits (in and out of work)
<a href="#">NOW Broadband Basics</a>	£20 a month	36 Mbit/s	Universal Credit or Pension Credit
<a href="#">Sky Broadband Basics</a>	£20 a month	36 Mbit/s	Universal Credit or Pension Credit
<a href="#">Virgin Media Essential Broadband</a>	£15 a month	15 Mbit/s	Universal Credit
<a href="#">VOXI For Now</a>	£10 a month	5G where available	Various benefits (in and out of work)



## Help paying your Water Bill

Many water companies run hardship schemes or fund independent charitable trusts which can help you pay your bills.



### [Get support paying your Water Bill](#)



## TV Licence fee freeze

The TV licence fee has been frozen at £159 until 2024. This means households will not see any change to the licence fee until 1 April 2024.

[Find out more information on free TV Licence for over 75's](#)



## Prioritise and Reduce Your Bills

Ways to keep energy costs down



### Energy Company Obligation (ECO 4)

ECO4, has yet to commence, however it applies to measures completed from 1 April 2022 and will cover a four year period until 31 March 2026.

The ECO3 scheme closed on 31 March 2022.

Visit Ofgem website for more information.

(<https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco>)



### Green Rewards - for city and county residents

The Green Rewards App has various activities suggested that can support environmentally sustainable changes. By reporting these activities in the app,



Record your sustainable actions



Help reduce carbon emissions



Win vouchers and donations!

**Sign up at: [notts.greenrewards.co.uk](https://notts.greenrewards.co.uk)**

users earn points and enter a monthly prize draw to win various vouchers

Visit. <https://notts.greenrewards.co.uk/> for more details

## ?? Nottingham Energy Partnership

The **Nottingham Energy Partnership** has a lot of useful advice about switching your energy supplier and ways to reduce utility bills in your home.

Call 0115 985 9057 or email [info@nottenergy.com](mailto:info@nottenergy.com)  
<https://nottenergy.com/>



### Insulation, heating, energy switching & energy advice:

## ?? Healthy Housing Service

They help homeowners and private tenants within Nottingham and Nottinghamshire stay warm, safe and healthy.

Their core groups are the over 60s and families with children, however, we do try and offer something for everyone.

Their services are either free, subsidised, or full price depending on your personal circumstances:

- Boiler Replacement
- Boiler Repairs
- Boiler Servicing
- Loft Insulation
- Cavity Wall Insulation
- Solid Wall Insulation
- Priority Service Register
- Energy Switching Advice
- Home Improvements
- Grant Applications



**HEALTHY  
HOUSING  
Service**

Receive free support in the event of an unplanned power cut by registering on the Priority Services Register.

Call 0115 985 3009 or email [healthy-housing@nottenergy.com](mailto:healthy-housing@nottenergy.com)

[www.healthy-housing-service.com](http://www.healthy-housing-service.com)

## ?? Energy Savings Trust

- Can offer advice about improving the energy efficiency of your home
- Reducing home heat loss
- Generating renewable energy
- Buying energy efficient products

[Click here](#) for more info

**energy  
saving  
trust**



## National Energy Action (NEA)

- The NEA is a national fuel poverty and energy efficiency charity that offers a free support service known as WASH (Warm and Safe Homes).
- It provides energy advice to households in England and Wales. You can contact it on 0800 304 7159, or fill in an [online form](#).
- It offers advice on income maximisation, energy billing, fuel debt, energy efficiency and trust fund applications.



Action for Warm Homes



## Energy Hardship Schemes

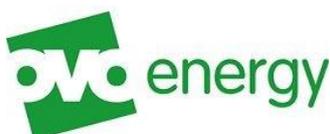
There is some support available to help with the rising costs of energy bills.

Most suppliers have funds available that can help pay off debt and sometimes help with your ongoing bills.

They'll want details about your circumstances and finances. If you are struggling to pay your energy bills, check your supplier's website or give them a call.

Some of the available schemes are linked below –

- [Charis Grants - Funding Schemes for multiple energy companies](#)
- [Severn Trent Trust Fund](#)
- [Severn Trent Big Difference Scheme](#)
- [British Gas Energy Trust](#)
- [Ovo Energy Fund](#)
- [Eon Energy Fund](#)
- [EDF Energy Support\(Via Charis\)](#)
- [Scottish Power Hardship Fund](#)
- [Bulb Payment Support](#)



## The NHS Low Income Scheme can give you help towards:



NHS funded sight tests



NHS dental treatment



NHS prescriptions

### Worried about health costs?



#### NHS Low Income Scheme (LIS)

This is a scheme provided by the NHS - if you have a low income, you may be able to get help with NHS costs through the NHS Low Income Scheme (LIS).

The scheme covers:

- prescription costs
- dental costs
- eyecare costs
- healthcare travel costs
- wigs and fabric supports



You can apply for the scheme as long as your savings, investments or property (not including where you live) do not exceed the capital limit. In England, the limit is:

- £23,250 for people who [live permanently in a care home](#)
- £16,000 for everyone else

Any help you're entitled to is also available to your partner and any dependant young people.

Depending on your circumstances, you can receive full help (HC2 certificate) or partial help (HC3 certificate).

There are 2 ways to apply for the NHS Low Income Scheme (LIS). You can apply online, or by post.

You can [order an HC1 form online](#), or [download an HC1 form \(PDF, 451KB\)](#) and print it yourself.

If you need help making your claim or have questions about the LIS, call 0300 330 1343. Telephone lines are open Monday to Friday 8am to 6pm, and Saturday 9am to 3pm

For further details and for information on how to apply please click [here](#).

## ?? Fuel debt?

Get help and support with paying your fuel bills from your nearest advice centre.

For details see our [where to get advice](#) page.

## ?? Breathing Space Scheme

- A Government scheme that can relieve some of the pressures and stress of being in debt.
- If you pass eligibility, your creditors are informed and must stop collection or enforcement activity, and won't be able to add interest or fees to your debt for up to 60 days.
- Debt charity **StepChange** has full info on [eligibility](#) and can take you through the application process.



## ?? Free energy saving products and smart meter sessions:

For the over 60's, reduce your energy bills with a free home energy check which includes the fitting of energy saving products.

Try a Smart Meter session in the comfort of your own home, to find out how a smart meter can help you save money on your gas and electric



Call Age UK Notts on 0115 8599260 or for details visit [www.ageuk.org.uk/notts](http://www.ageuk.org.uk/notts)



## Cold rented accommodation?

- Landlords must comply with latest domestic energy standards and housing regulations by law.

Please contact the customer hub or Safer Housing on **0115 9152020** or [SaferHousing@nottinghamcity.gov.uk](mailto:SaferHousing@nottinghamcity.gov.uk)



**Nottingham City Council**  
Safer Housing

## Overview Government support packages:

Support	Value	Eligibility
<a href="#"><u>Winter Fuel Payment</u></a>	£150-£300	National annual payment for senior citizens
<a href="#"><u>Warm Homes Discount</u></a>	£150	National annual payment for low income households
<a href="#"><u>Energy Bill Support Scheme</u></a>	£400	All GB Households
<a href="#"><u>Cost of Living payment</u></a>	£650	Payment for those on benefits
<a href="#"><u>Council Tax Rebate</u></a>	£150	Housholds in England in council tax bands A-D
<a href="#"><u>Disability payment</u></a>	£150	For disabled people in receipt of non-means-tested disability benefit
<a href="#"><u>Pensioner Cost of Living Payment –</u></a>	£300	For pensioners who are in receipt of Winter Fuel Payment will receive a one-off pensioner cost of living payment
<a href="#"><u>Household Support Vouchers</u></a>		New supermarket and energy vouchers for the most financially vulnerable people in Nottingham



## Apply for Local Welfare Assistance

### Nottingham Discretionary Hardship Support Scheme

The scheme will give one off help to families facing a hardship, survivors of domestic violence, or families facing a crisis, such as a fire.

#### Eligibility

- Applicants need to be vulnerable and low income, with proof of savings, income, and other support needed
- The council will prioritise households with a senior member, child, DV victim, or a person with a physical disability.
- Any grants, help, food, vouchers, or support from the council is a last resort, and other charities in Nottingham need to have been asked for assistance before seeking help from this local welfare scheme.

#### What can the scheme provide:

- Food is provided by the council, and this will include groceries, milk, nappies, fruits, and more, such as items for babies.
- Clothing is provided, including for women fleeing domestic violence.
- The Nottingham council also helps with employment needs, so there may be pre-paid bus tickets to get to a job.

- Housing needs in Nottingham can be covered, either by a combination of Hardship Support welfare or the local [deposit and rent help scheme](#).

- While more limited, the council can refer some people to the Credit union for low interest [crisis loans](#) if more help is needed, but this is also a last resort. The money can also be used for expenses such as fuel bills or food.

A decision will be made by the council within 10 days or so

If the application is refused, then referrals will be offered to alternative options or schemes.

The individual may also be put into contact with a social worker to help them apply for assistance from central government programmes or a local scheme from a charity.

**To apply, call (0115) 8765001, or applications be picked up at the council office on Station Street.**

## Nottinghamshire Welfare Assistance Fund

The council in Nottinghamshire provides help to vulnerable families from the Welfare Assistance Fund, or NWAFF. The authorities will closely control what types of expenses can be paid using a grant, and the local government will do this by issuing a pre-paid card that is loaded with money for paying only certain expenses. Some examples of the bills that can be covered include fuel costs, travel expenses or there may be furniture for people resettling in Nottinghamshire County.

All grants are awarded at the discretion of the council and the aim is to help families that are threatened by a one-time crisis.

There are **three forms of assistance from welfare**.

- 1) voucher. This will be issued for needs such as travel or to pay for food or clothing.
- 2) Grants, or pre-paid cards. The grant will need to be used at a PayPoint, to pay for heating bills or maybe a rent deposit in a crisis
- 3) Goods- this may be for furniture, bedding, or white goods.

The council will decide what form of payment to make based on an assessment that is done.

All funds issued will be in the form of a grant, so the family does not need to re-pay the money.

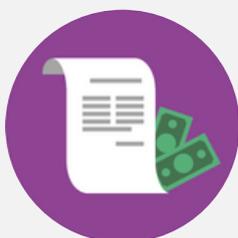
However, the maximum amount that welfare will provide to a family in Nottinghamshire is up to £1000 each year.

### Eligibility

- Welfare can only assist a family once a year
- Applicants need to be over the age of 16.
- NWAFF is only for families with a local connection, and they need to have been living in Nottinghamshire County for 12 months or be fleeing domestic abuse or face another exceptional hardship.
- The applicant needs to be low income or eligible for benefits, such as Universal Credit, Income Support, or the Disability Allowance or others.

**Call 0115 780 0008 to apply for the welfare fund, or to get information,**

### More information?



Visit the **Prioritise and Reduce Your Bills** page on Ask Lion



**ASKLION**  
FINDING YOU ACTIVITIES AND SUPPORT IN NOTTINGHAM