

CityAdvice

How to cope with the Cost of Living Crisis

Part 1

May 2023



How to maximize your income, every little helps!

Are you getting your full welfare benefit entitlement?

You can check this here: <https://benefits-calculator.turn2us.org.uk/>

Many benefits are underclaimed and you may be missing out on extra income

- Personal Independence Payments (PIP)/Attendance Allowance (AA)
- Carers Allowance
- Pension Credit
- Council Tax Reduction

Are you eligible for Universal Credit?

If you're on low income, out of work or cannot work you may be eligible for Universal Credit. However, if you are getting legacy benefits, you may not be better off so get advice before changing.

Extra money available for carers:

If you care for someone for at least 35 hours a week and they get certain benefits. You do not have to be related to, or live with, the person you care for.

Do you have care or mobility needs?

If you do, you may be entitled to claim PIP or AA.

Pension Credit for those on low income

You could get extra money to help with your living costs if you're over State Pension age and on a low income: even if you have savings or own your own home.

The welfare benefits system can be confusing and hard to navigate. City Advice is here to help you with that.

Call us on 020 7392 2919, visit www.toynbeehall.org.uk/cityadvice or email us at city.advice@toynbeehall.org.uk.

Keeping warm

Warm Home Discount

You could get £150 off your electricity bill for winter, the scheme will reopen again in October 2023.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity and you're eligible. Contact your supplier to find out.

Eligibility

There are different ways to qualify for the Warm Home Discount Scheme depending on where you live.

If you live in England and Wales, you qualify if you either:

- Get the [Guarantee Credit element of Pension Credit](#)
- [Are on a low income](#) and have high energy costs

[Check if you're eligible for the discount online.](#)

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 a voucher you can use to top up your meter.

Winter fuel payments

In the winter months pensioners can get help to pay heating bills.

The Winter Fuel Payment is an annual one-off payment to help you pay for heating during the winter.

You can usually get a Winter Fuel Payment if you were born on or before 26 September 1955.

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

You can [find out how to apply for the Winter Fuel Payment on GOV.UK](#).

Cold weather payments

If you're getting certain benefits, £25 extra a week is available during the winter when the temperature is zero or below for more than seven days.

Cold Weather Payments are one-off payments to help you pay for extra heating costs when it's very cold.

You'll get a payment each time the temperature drops below a specific temperature for a set period of time.

You'll only be eligible for a Cold Weather Payment if you already get:

- 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, you'll get paid automatically. Find out more about [Cold Weather Payments](#) on GOV.UK.

Other financial help

Discretionary Housing Payment (DHP)

- The City of London Corporation is given money each year to help people who have trouble paying their rent and may need further financial assistance. These are called discretionary housing payments.
- This is not part of the normal housing benefit scheme and there is an overall limit set by central Government on the amount that the City Corporation can spend each year.

DHP: important things to know

- You cannot get discretionary housing payments unless you are already getting housing benefit or Universal Credit (which includes housing costs).

- Discretionary housing payments cannot be given for items which are not eligible for housing benefit or Universal Credit (which includes housing costs).
- If you are already getting the maximum housing benefit or Universal Credit allowable you cannot get discretionary housing payments.

Can I get a DHP?

Payments are made at the discretion of the City of London Corporation. There are no rules that give anyone a right to payment, but we may be able to pay a discretionary housing payment if we believe you need extra financial support. They may be used for to pay for:

- reduction because you have more bedrooms than a family of your size needs
- reduction because the amount of benefit you receive has reached the benefit cap
- restrictions when your rent charge is higher than the Local Housing Allowance rate for your family or the Rent Officer has restricted the amount of rent that can be taken into account when working out your housing benefit
- the presence of a non-dependant in your household which has reduced your housing benefit
- shortfall between your rent and housing benefit due to the level of your income

These are some general examples, if you wish to discuss your situation in more detail and seek guidance, please [contact the Benefits Team](#).

The amount of the payment and the period for which it is given are at the discretion of the City Corporation, payments may be made weekly or as a lump sum. There is no right of appeal to the Tribunal Service if you disagree with the decision of the City Corporation but you can request that the decision be reviewed.

How to apply for a DHP?

You can apply online via the [City of London website](#) or contact City Advice who can help you.

Council tax discretionary payments- Section 13 A

You may be eligible for help with your council tax.

You can claim Council Tax Reduction from the City of London if you still can't afford to pay your council tax.

You can ask your local council to reduce your council tax because you're struggling. This is called a 'discretionary reduction'.

You can apply for a discretionary reduction whether or not you're getting CTR. You can get CTR and a discretionary reduction at the same time.

If you've fallen behind with council tax payments, you can also apply for a discretionary reduction to pay them off.

You can [find your local council's website on GOV.UK](#) - it should tell you how to apply for a discretionary reduction.

If the council's website doesn't say how to apply, contact them and ask for 'a discretionary reduction under section 13A(1)(c) of the Local Government Finance Act 1992'.

Explain why you're struggling and send the council evidence, for example:

- a copy of a letter from your doctor - if you're ill or you have a disability
- a copy of a letter from your landlord - if you're behind with rent payments
- a list of your income and spending each month - you can [use our budgeting tool](#) to help you make a list

Applications made under section 13a are considered on each individual's circumstances and the taxpayer would need to explain why they are seeking a discretionary reduction and provide additional supporting evidence to support their case. We would then review and where necessary seek additional information/evidence prior to a decision being made.

An application under 13a would need to either be submitted to counciltax@cityoflondon.gov.uk or as a letter if they are unable to email.

City Advice

If you live, work or study in the City of London Square Mile or are a tenant of a City of London Corporation Estate, the City Advice service can provide:

- Assistance with financial assessments
- Information on independent financial advice
- Care options
- Income maximisation
- Carers

How to contact us:

Call us on **020 7392 2919**, visit www.toynbeehall.org.uk/cityadvice or email us at city.advice@toynbeehall.org.uk

Disclaimer

The information in this educational pack is for general guidance on your rights and responsibilities and is not intended to provide legal or other professional advice. If you need more details on your rights or advice about what action to take, please contact City Advice via the details above and make appointment to speak with an adviser.