

CityAdvice

How to cope with the Cost of Living Crisis

Part 2

July 2023



If you missed part 1 of *How to cope with the Cost of Living Crisis*, [you can read it here](#).

Here are some more ways to maximize your income.

Green Doctor

The Green Doctor service provides advice to help struggling households save energy. They will also signpost those they engage to other relevant services.

City residents who are eligible (on benefits/pensionable age/long term condition or disability) can self-refer, or you can refer on their behalf. The service will also accept referrals from city staff and partners of families who might not meet the criteria, but you feel would benefit.

During energy consultation, the Green Doctor will help residents with:

- Personalised advice on energy bills, for example, help to understand confusing/incorrect bills
- Energy saving tips, encouraging behavioural change
- Information about the benefits of smart meters
- Delivery of **free energy-saving** items such as draft proofing strips/LED light bulbs, etc
- Supporting accessing home improvement grants and schemes

And where they are eligible:

- Supporting with accessing the Water Discounts, Priority Services Register and other schemes as well as information about Warm Homes Discount.

- Support with applications for energy or water debt relief
- Refer residents to other services for additional support if needed

The service is free to use, and if you live in the Square Mile, you can call them on **0300 365 3005 (free-of-charge)**. Others can [refer residents using the referral form on the Green Doctor web page](#). Residents in Southwark and Lambeth are also able to use the Green Doctor and residents elsewhere can look at their local council website for offers where they live.

The Resident Support Scheme

This scheme provides in-kind support wherever possible, rather than cash grants, and may be available to you if you are experiencing a crisis or an emergency.

This scheme aims to support and assist those who are:

- experiencing a crisis or an emergency
- being resettled into the community following a period in institutional or residential care
- needing support to prevent them from entering institutional or residential care
- in families under exceptional pressure
- setting up home as part of a planned resettlement

Types of support available:

- High street vouchers
- Food vouchers
- Fuel payments
- Second hand furniture
- Refurbished white goods
- A handy-man service
- Removals and storage service
- Emergency travel
- Daily living expenses
- Clothing/bedding
- Tenancy deposit/rent in advance

Find out more about the Resident Support Scheme:

<https://www.cityoflondon.gov.uk/services/housing/housing-benefits/emergency-support-scheme>

The Healthy Start Scheme

Apply for a Healthy Start Digital Card for free milk, fresh or frozen vegetables and fruit.

If you are pregnant or have children under the age of four years you could also be eligible for Healthy Start Digital Cards, which can be used to purchase fresh or formula milk, fresh and frozen fruit and vegetables from any shop or supermarket that is registered to take part in the scheme.

Apply on the [Healthy Start website\(external link\)](#) or call the National Healthy Start helpline on 0300 330 7010.

You can access [information about the Healthy Start Digital Cards in easy to read formats\(external link\)](#) on the NHS website.

City libraries

If you or someone you know needs access to a computer, City of London lending libraries offer [free access to computers, Wi-Fi, scanning and low cost printing/photocopying](#) to make sure everyone has equal access to the support that is available to them.

They can also offer basic IT skills support and can help you fill in forms.

You don't have to be a member (though we encourage you to sign up) and you can just turn up on the day to use the services.

Help from your energy provider

Get help with your energy bills

Contact your energy supplier and tell them you're struggling to afford your bills. Your supplier has to help you find a solution. Talk to them about a payment plan that works for you - this means making payments you can afford over a fixed period of time.

Tell your supplier that you want to pay off your debts in instalments as part of a payment plan.

You'll pay fixed amounts over a set period of time, meaning you'll pay what you can afford. The payment plan will cover what you owe plus an amount for your current use.

Your supplier must take into account:

- **how much you can afford to pay** - give them details about your income and outgoings, debts and personal circumstances
- **how much energy you'll use in future** - they'll estimate this based on your past usage, but give them regular meter readings to make this more accurate.

e.g. You owe £400 to your supplier for debts. Instead of paying this in one go, you speak to your supplier - you tell them the maximum you can afford to pay is £40 a week. You agree with them to pay £10 a week to cover the debt, and £30 a week to cover your current energy usage until the debt's paid off.

- **If you can't afford the payment plan**

Speak to your supplier again if you think they're charging you too much or you're struggling to afford the repayments. You can try to negotiate a better deal. If you don't, your supplier might make you have a [prepayment meter installed](#).

- **Pay off your debt through your benefits**

You might be able to repay your debt directly from your benefits through the Fuel Direct Scheme.

- A fixed amount will automatically be taken from your benefits to cover what you owe, plus an extra amount for your current use.
- It can be more convenient than having a prepayment meter fitted (which your supplier might try to do if you can't agree a payment plan) and you won't risk running out of gas or electricity.
- To be eligible, you must be getting one of the following benefits:
 - Income-Based Jobseeker's Allowance
 - Income Support
 - income-related Employment and Support Allowance
 - Pension Credit
 - Universal Credit

If you're getting Universal Credit and you're working, you're only eligible for the Fuel Direct Scheme if your earnings are less than your 'work allowance'. If you're not sure, [contact the Jobcentre](#)

Temporary Credit

You can get temporary credit if you can't afford to top up your meter. Your supplier might add this to your meter automatically when you run out of credit, or you might have to contact them and ask.

If you run out of Temporary Credit

Explain your situation to your supplier. They might give you extra temporary credit if they agree you're 'vulnerable'. You might be vulnerable if you're disabled or have a long-term health condition.

This includes hearing, sight and mental health conditions. You might also be vulnerable if you're recovering from an injury.

Your supplier might also agree you're vulnerable if you:

- are over State Pension age - [check your State Pension age on GOV.UK](#)
- are struggling with your living costs - for example, you're limiting the amount of gas or electricity you're using
- can't get to a shop to top up - for example, if you're ill
- are pregnant or have children under the age of 5
- need extra help with communication - for example, if you don't read or speak English very well

You might still be able to get extra support if your specific situation isn't listed. Contact your supplier to explain your situation and ask for extra credit. You'll have to pay back any extra temporary credit you get. You can agree how to pay it back with your supplier.

If you need a normal meter

Your supplier has to [replace your prepayment meter with a normal meter](#) (one that lets you pay for energy after you use it, rather than before) if you have a disability or illness that makes it:

- hard for you to use, read or put money on your meter
- bad for your health if your electricity or gas is cut off

Tell your supplier if you need extra support

Your supplier has to treat you fairly and take your situation into account. Make sure they know about anything that could make it harder for you to pay. For example, tell them if you:

- are disabled
- have a long-term illness
- are over state pension age
- have young children living with you
- have financial problems - for example if you are behind on ren.

Also ask whether you can be put on your supplier's [priority services register](#).

Check that you're not paying someone else's debt

If you've recently moved home, you could be paying off the debt of someone who lived there before you. [Make sure your supplier knows when you moved in](#) to avoid this happening.

City Advice can advise you further on this- call us on 020 7392 2919 or email us at city.advice@toynbeehall.org.uk.

Help with your water bills

Get help with your water bill

Talk to your water company as soon as you can. They might:

- let you spread your payments over a longer period
- move you to a cheaper contract

If you don't speak to your water company, they won't disconnect you but they might take you to court. You might end up having to pay court costs.

Most water companies have schemes to help you pay your bills - ask your water company when you speak to them.

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Most water companies have schemes to help you pay your bills - ask your water company about:

Flexible payment plans - Your water company can offer flexible payment plans (weekly, fortnightly or monthly) and in some cases can offer 'payment breaks' to help you through short-term financial difficulties.

Payment breaks - Your water company can offer a payment break if you temporarily need to reduce or stop your payments for a limited time.

Water direct-paying via benefits - This scheme gives you the option to pay your water and sewerage charges through your welfare benefits if you are already in debt with your water company.

If you can trial a water meter - If you're struggling to pay your water bills and you haven't got a water meter, check whether having one installed will save you money. Many water companies, as well as the [Consumer Council for Water](#) (CCWater) have water usage calculators on their websites to help you work out how much you are likely to pay if you have a meter.

You can also look at ways of using less water, and you should make sure you don't have any water leaks that are making your bills higher than they should be.

If you're having problems paying a water bill, talk to your water company as soon as you can. You might be able to spread payments over a longer period through a payment plan. Water companies accept a variety of payment methods.

[Our water meter calculator](#) can help you work out if you might be better off switching to a water meter. Some households find they can cut their bills by hundreds of pounds. If your water company cannot fit a meter, you may benefit from an assessed charge.

Special schemes

WaterSure

This scheme caps the water and sewerage bill of customers in receipt of income-related benefits who have a water meter, and either a large family or member of the household with a medical condition who uses lots of water. Eligibility rules apply.

WaterSure is a scheme which helps some people with their water bills. To apply for the scheme, you must be on benefits and need to use a lot of water either for medical reasons or because your household has a certain number of school-age children. You also need to be on a water meter or be waiting to have one installed.

If you get help through the WaterSure scheme, your water bill will be capped. This means you will not pay any more than the average metered bill for the area your water company deals with.

In some cases, your normal metered water bill could be less than your company's WaterSure cap. If this applies to you, you will only be billed for the amount of water you use.

You can ask your water company what their cap is if you want to check this before applying.

Who qualifies for WaterSure

To qualify for WaterSure you need to:

- be on a **water meter** or have applied for one and be waiting for it to be installed, or be paying an assessed charge because it's not possible to fit a meter at your property
- be on certain **benefits**
- have a **high essential use of water**

Which benefits you need to be on:

The benefits you need to be on depends on your supplier. You should check which benefits they cover.

All suppliers offer WaterSure if either you or someone in your household get one of the following benefits:

- Universal Credit
- Pension Credit
- Housing Benefit
- income-based Jobseeker's Allowance
- Income Support
- income-related Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit awarded at a rate higher than the family element

Some water suppliers also offer WaterSure if you're on Disability Living Allowance or Personal Independence Payments. You should check with your water company if you're not sure if they cover these benefits.

Many water companies run hardship schemes or fund independent charitable trusts which can help you pay your bills. You can [find information about the different hardship schemes](#) on the Consumer Council for Water website – or you can ask your water company.

<https://www.ccwater.org.uk/households/help-with-my-bills/>

Reduced bills - Every water company has a [social tariff scheme](#) which can help reduce your bills if you're on a low income. Who is eligible for help and the level of support varies depending on your water company.

Debt support schemes- Ask your water company about its debt support scheme. These can reduce debt if customers stick to a payment plan. You will need to make payments against a pre-agreed payment plan set by your water company.

Financial hardship funds- See if your water company has a fund that can help you clear your debt. Grants can be awarded to help with water debt or other financial difficulties.

Get help paying your mobile, phone or internet bill

Contact your provider and ask what they can do to help. They might agree to:

- reduce your bill
- give you more time to pay
- increase your data or download limit
- move you to a different contract

If your provider won't help you, you might be able to switch to a different provider. If you owe money to your old provider when you switch, you'll still have to pay the money you owe.

If you're getting benefits

You might be able to get a cheaper deal called a 'social tariff'. It depends which benefits you get and where you live.

Get help with your council tax

You might be able to pay less council tax or not pay it at all - it depends on your circumstances.

You might be able to get:

- discounts - for example a single person discount of 25% if you live alone
- Someone will be disregarded for council tax if their condition is permanent - for example, they have dementia.- so if you live with a partner who meets this criteria, they are ignored for CT purposes so its as if you live alone so can get 25% discount as if you lived alone.
- Council Tax Reduction - if you have a low income
- a 'discretionary reduction' - you'll normally only get this if you can show you're suffering severe hardship

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 advice on any of the schemes listed in this pack.

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

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