

Help & support with the cost of living



A guide to financial support and services for debt, energy concerns and income assistance in Islington.

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Cost of living payments

Payments to assist with the rising cost of living are made by the government department responsible for paying the benefit you receive. This will either be the DWP, HMRC (Tax Credits) or the MOD (certain veterans benefits). You do not need to apply. You'll be paid automatically.

If you've had a message asking you to apply or contact someone about the payment, you should be careful as this might be a scam.

Cost of living payments

You may get a payment of £650 paid in 2 lump sums of £326 and £324 if you get payments of means tested benefits such as Universal Credit, Income Based JSA, Income Based ESA, Income Support or Tax Credits.

Eligibility is based on whether or not you received payments from these benefits between 26 April 2022 to 25 May 2022 (but there are some exceptions).

Your first payment of £326 should be paid between 14 and 31 July 2022. Anyone receiving tax credits is due to be paid in Autumn 2022.

If you need further advice on cost of living payments you should contact an advice agency listed on page 11.

Disability cost of living payments

You may get a lump sum payment of £150 if you're getting disability benefits such as Attendance Allowance, Disability Living Allowance (for adults or children) or Personal Independence Payment. Anyone receiving either Armed Forces Independence Payment or War Pension Mobility Supplement is also entitled.

You must have received one of these disability benefits on 25th May 2022 to get the payment.

These payments are due to be made from September 2022.

Pensioner Cost of Living Payment

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.

The exact amount you will be paid depends on your age and household circumstances. If you need further advice on cost of living payments you should contact an advice agency listed on page 11.



Resident Support Scheme



This scheme is run by Islington Council and gives one off or short term help to Islington residents who are facing immediate financial crisis. If eligible, the scheme can assist with:

- vouchers for food and energy costs
- Grants for vulnerable residents to buy or replace essential household goods
- Council Tax assistance to those in exceptional circumstances
- Short Term Payments towards housing costs for residents who receive Housing Benefit or Universal Credit who are affected by welfare reform policies such as the bedroom tax or the benefit cap.

Applications for the scheme can only be made by partner organisations.

For more information about eligibility or making an application please contact any of the agencies lists on page 11 for more information. If you're a Council or housing association tenant you can also get help making an application from your housing officer.

Council Tax Energy Rebate



Most households in Council Tax bands A to D were entitled to a payment (rebate) of £150. Please note, the payment cannot be made for a second home or a property that was unoccupied on this date. You must have made an application with Islington Council to receive this payment.

Applications for the rebate have now closed and were due to be paid by 31st of August 2022. Your Council tax bill will be reduced by £150 if you made an application and are entitled.

GOVERNMENT SCHEMES

Energy Bills Support Scheme

Every household in the country will get £400 off their electricity bill. 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 closer to October 2022. They'll either:

- automatically add the instalments to your energy meter
- 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.

Warm Home Discount

£140 off your electricity bill for those on low incomes or vulnerable. Contact your supplier to see if you are entitled.

The Winter Fuel Payment

£100-£300 for people born on or before 5 October 1954. Should be automatic unless you don't get a State Pension. Tel: 0800 731 0160 if you don't get it and think you should.

The Cold Weather Payment

£25 payment for every 7 days of very cold weather between November and March. Automatic but contact Jobcentre if you have recently had baby or a child under 5 has come to live with you.

Gas, electric or water bills

The Energy Price Guarantee

In September 2022 the government announced that they will introduce an "Energy Price Guarantee" from 1 October 2022.

It means that the average household bill will be capped at around £2500 per annum. This does not mean that your gas and electric charges will rise to £2500 pa from October 2022 if they are lower than this. It is a cap on the cost per unit of energy used, which means that the more energy that you use the more you will pay (and the less that you use the less you will pay).

It means that electricity and gas bills will rise by approximately 27% from October 2022. Overall the price of energy will be roughly double that of what it was in April 2021.

GRANTS - from your supplier

If you're in debt to your energy or water supplier, you might be able to get a grant to help pay it off. Contact an advice agency (see page 11) to help you with this as different energy companies have different requirements and many require you to get advice first.

THAMES WATER SCHEMES

WaterHelp - If your household is earning below £20,111 pa (including Housing Benefit/UC but not disability benefits) you may be able to get a 50% discount on your bills.

WaterSure - If you're on a meter and use a larger amount of water because you have a big family or a water-dependent medical condition, Thames Water may be able to cap your bills.

Call 0800 009 3652 to get a form, make a phone application or go to:
<https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

'Warmer Homes' programme – Mayor of London

Grants of between £5,000 and £25,000 are available for heating, insulation and ventilation improvements for low-income homeowners and private tenants. Landlords can apply if their tenants are eligible.

See <https://www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes>

Phone: 0800 029 3576 (free) Email: enquiries@warmerhomeslondon.com

PRIORITY SERVICE REGISTER

Many energy providers (and Thames Water) have a register for vulnerable customers. This might be due to low income, health problems or being over pension age. It is worth checking with your company about this as they should take your vulnerability into account, give you extra support and advice and may give you longer to pay.

RESIDENTS SUPPORT SCHEME

One off payments for energy from Islington Council (see page 4)

What happens if I can't pay my energy bills?



The supplier may offer you support or time to pay if you explain why it's hard to pay. You can offer to repay what you owe in 'affordable' instalments. Get advice if possible to do this. See also the Debt Advice section on page 7.

If you simply stop paying completely:

- You may be charged a fee or moved to a higher rate if you cancel a Direct Debit
- Your supplier can collect the debt using a Debt Collection Agency
- Your supplier could get a court warrant to enter your home and fit a pre-payment meter. Arrears will be added to the meter and deductions taken weekly. Paying by prepayment meter is more expensive.
- Your credit score may be affected

Disconnection

Your gas/electricity can be disconnected if you stop paying, but this is rare. Disconnection is not permitted between 1 October and 31 March if you've reached State Pension age and either:

- you live alone
- you only live with other people who have reached State Pension age or children under 18 years old

Your supplier must offer you support before disconnection between 1 October and 31 March if someone you live with:

- has reached State Pension age
- is disabled
- has a long-term physical or mental health condition - for example, diabetes or depression

The 'Energy UK Vulnerability Commitment'

If your supplier has signed up to this agreement, they won't disconnect you between 1 October and 31 March if you live with children under 16. You can check if your supplier has signed up to the commitment by contacting them or checking their website. They also won't disconnect you at any time of year if you are disabled, have long-term health problems, have severe financial problems or have children under 6 years old living at home. If your supplier hasn't signed up to the commitment, they should take your situation into account, but they're not obliged to.

WATER SUPPLY CAN NEVER BE DISCONNECTED to domestic users - however, your supplier can collect the debt using a Debt Collection Agency.

Debt Advice



Debt Advice

Try to get advice as soon as you can (see page 11 for agency details). There may be solutions that you haven't thought of, such as getting your debts 'written off' or getting more time to pay. Keep letters and paperwork organised and take to the advice agency with you along with details of all your income and regular outgoings, if possible.

Prioritise the most important debts ie. Rent/Mortgage, Utility Bills, Council Tax, Fines. This is because falling behind on these bills has the most serious consequences.

See <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/> for comprehensive advice about how to deal with debts. See also <https://www.stepchange.org/debt-info.aspx>.

For an online 'Debt Remedy Tool' you can try <https://www.stepchange.org/setting-expectations.aspx> which will recommend the best options for your situation.

'Breathing Space'

If you're eligible, you could get 60 days of breathing space where your creditors can't contact you, take action to make you pay or add interest and charges to your debt. It covers most debts, including credit and store cards, loans, overdrafts and arrears on household bills. You'll need to get advice from a debt adviser first.

'Mental Health Crisis Breathing Space'

You might be able to get breathing space from your creditors for the whole time you're getting crisis treatment, plus 30 days after. Crisis treatment includes things like getting emergency or acute mental health care in hospital or the community. Speak to your mental healthcare provider about this.

Debt Recovery Agents (Bailiffs)

You have rights regarding bailiffs coming to your home to collect debts. If you keep the door locked they are not allowed to force entry without a warrant - but if the door is unlocked they are allowed to walk in to value the contents of your home. They are not allowed to enter by force, for example by pushing past you. It is only in cases of criminal fines, income tax or stamp duty that a Bailiff can force entry.

If you or someone in your household is 'vulnerable' it may be possible to make them stop coming to your home. Being 'vulnerable' includes having children, not understanding English well, being over 65 and being physically or mentally unwell. You should get advice if possible and inform the bailiff company of your vulnerability. There are also restrictions on what items they can take from your home if they do get a warrant to enter. See:

<https://www.citizensadvice.org.uk/debt-and-money/action-your-creditor-can-take/bailiffs/>

- **Deductions from Benefits**

Some creditors can apply to the DWP to take 'third party deductions' directly from your benefits in order to repay a debt.

Deductions can only be made for:

- rent arrears and other housing costs like service charges - the deduction can be between 10% and 20% for rent arrears
- gas, electric or water arrears
- council tax bills arrears
- child support maintenance
- some loans
- some fines

Universal Credit will be reduced by 5% of your basic 'standard allowance' for most third party deductions - more money can be taken for some debts. For example, for rent arrears. You'll never get more than 3 third party deductions at a time and in most cases no more than 25% of your standard allowance can be taken.

- **'Overpayments' of benefits**

If you have been paid too much benefit in the past, DWP can make deductions from your current claim in order to pay this debt off. In most cases, the DWP will reduce your payment by between 15% and 25% of your 'standard allowance' of Universal Credit.

- **Repayment of 'Advance'**

An 'advance' of UC is sometimes available at the start of your claim and is then repaid in deductions over the following few months or year. The DWP shouldn't recover the advance at more than 25% of your monthly standard allowance. If you are not earning, the correct maximum should be no more than 15% of your standard monthly allowance. You can ask for these deductions to be suspended for a time if you can give a reason why your outgoings will be higher for a while.

- **Negotiating smaller deductions**

If you are struggling to manage on reduced benefits due to deductions, it is often worth calling the DWP 'Debt Management' team to ask for smaller deductions. You will need to explain how you are in hardship eg. what you cannot afford to pay for and how this is affecting you. It can sometimes only take a short phone call to do this. You should have details of your main expenditure eg. Rent, bills, childcare, to hand when you call.

Debt Management Contact Details

Telephone: 0800 916 0647

Textphone: 0800 916 0651

Relay UK: 18001 then 0800 916 0647

Monday to Friday, 8am to 7.30pm

British Sign Language Video relay service available.



Self - referral or walk in

These organisations do not require a referral from an agency to access their food support but some may need proof of address or a short registration form to issue a parcel.

Arc Centre

Provides food packages of a variety of healthy essentials, both fresh and cupboard provisions. The foodbank operates Tuesdays from 12:30 pm - 1:30 pm and 5:30 pm - 6:30 pm by appointment only (for local residents). You can contact them on 0207 683 1281 or hello@thearccentre.org. The centre is based in N1.

Brickworks Community Centre

Foodbank runs Tuesday & Wednesday 12-3pm from Brickworks Community Centre based in Crouch Hill N4. Please ask for Vanessa or Colin.

An application form must be completed before you attend which can be found at <https://hanleycrouch.org.uk/food-bank/>.

Once your application is processed and accepted, Brickworks can give one food parcel per week via collection or arrange delivery depending on your circumstances. You can contact them directly on 0207 263 1067.

Copenhagen Street Food Bank

No referral is needed for newcomers and the food bank can be accessed on a walk in basis. The foodbank is run from Blessed Sacrament Church Hall on Copenhagen Street London N1 0SR. The session runs Thursday from 1pm - 3.30pm.

Ringcross Community Centre

Can provide parcels with fresh produce, bread and pastries. The foodbank is open to anyone over 18 who can provide proof of address with Islington. The service is collection only from Monday - Wednesday 12 - 4pm. You can contact them by calling 07707 932 761 and is based in N7 near Caledonian Road station.



Food aid



Food co-ops and pantry schemes

A food co-op or pantry requires a very small fee but can assist with regular fresh food and essentials every week once membership is granted.

Mildmay Community Centre

Parcels are given every Friday for a small fee of £1 per household member. Please contact Lorraine on 02072498286 or email lorrainefood4communities@mildmaycp.org.uk if you would like to use the co-op. If you are homeless, or unable access a telephone or computer you can attend the centre on Friday between 11.30am and 1.30PM for further assistance.

Parcels are collection only and the co-op is based at Mildmay Community Centre, Woodville Road, London N16 8NA.

Elizabeth House

Can assist with fresh and cupboard food for residents living within the following postcodes: N5 1, N5 2, N4 2, N4 3 and N7 7. You need to register before you can come to their pop up food store which runs every Tuesday 12-1pm. £3 contribution per week. If you need support, please contact info@elizabeth-house.org.uk or 020 7690 1300. 9

Referral ONLY food assistance

The following food banks can only be accessed by referral from an agency listed on page 11. If you think you need a voucher, please contact one of these agencies directly to arrange a referral.

Islington Foodbank

Can give food parcels if a voucher has been issued. Runs an appointment slot system to visit the centre which is based at Highbury Roundhouse Community Centre.

Hive foodbank

Open to voucher holders only. The bank is open from 6.30pm – 8.30 pm on Wednesday from St. Mary's at Hornsey Rise in N19.

Childcare

Childcare Costs

Nursery

Islington Council subsidises childcare at a range of nurseries so that your childcare fees will depend on household income, how many hours of childcare you need, the age of your child and whether or not you live in Islington.

If you are on certain benefits, your 2 year old could get 15 hours free early learning each week during term-time at a nursery or with a childminder. All 3 and 4 year olds get 15 hours free during term-time and if you are working, you could get an additional 15 hours free.

The Family Information Service (FIS) provides information and advice about free early learning and paying for childcare. You can phone the FIS on 020 7527 5959, or email fis@islington.gov.uk

Universal Credit Childcare Costs (0-16)

You can claim back up to 85% of your childcare costs if you're working and eligible for UC. You need to pay your childcare costs up front and claim the money back as part of your payment. You can get support to help you pay your childcare costs up front. Talk to your work coach to get more information.

Tax Credits Childcare Costs (0-15)

If you are eligible for tax credits, you could claim up to 70% of your childcare costs, up to £122.50 (1 child) or £210 (2 or more children) a week if you are working.

Tax Free Childcare (0-11)

For those who aren't receiving Tax Credits, Universal Credit or childcare vouchers. See <https://www.gov.uk/get-tax-free-childcare> and check if you are better off or not using this scheme.

Childcare Bursary

For people just starting work or people in training which will lead to work, this council grant could provide short-term support. Email: islingtonworking@islington.gov.uk

The Flexible Support Fund

If you are working and on Universal Credit you could apply for a one-off payment to help you with your childcare costs. Ask your Jobcentre Plus job coach for more information.

School Uniform Grant – Year 6

If your child is an Islington resident and is eligible for free school meals, they're eligible for the uniform grant as well. Islington council will pay £150 to help meet the cost of school uniforms when your child transfers to secondary school from year 6. Find the school uniform application form here.



Agency List

All of these are available to Islington residents only, unless otherwise stated.

Help on Your Doorstep

Support and advice for Islington residents.

<https://www.helponyourdoorstep.com/>

Tel: 020 3931 6080

Text: 075 6405 5065

Email: connect@helponyourdoorstep.com

Open Mon - Fri, 10am - 4pm (excluding bank holidays)

Islington Citizens Advice Bureau

Advice on Benefits, Debt, Housing and more

<https://islingtoncab.org/>

Adviceline: 0808 278 7836. Calls are FREE. Lines are open Monday - Friday 10am - 4pm.

Energy Advice Team: 0207 527 2121

Debt Advice: debt@islingtoncab.org

Islington People's Rights

Advice on Benefits, Debt, Housing and more

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

Advice Line is open Mondays, Tuesdays and Fridays 2-4pm on 020 7561 3685.
In person appointments made via adviceline.

Shine

Free Energy and Utilities Advice

<https://shine-london.org.uk/>

Call 0300 555 0195 to speak to an advisor, 9am - 5pm, Mon-Fri

Islington Council Income Maximisation Team "IMAX"

Advice on benefits and money

www.islington.gov.uk/moneyadvice

Tel: 020 7527 8600, e: Claimit@islington.gov.uk

Age UK Islington

Advice on benefits, social care, carers support and more

<https://www.ageuk.org.uk/islington/>

Email: gethelp@ageukislington.org.uk

Telephone: 0207 281 6018

Islington BAMER Advice Alliance

A network of providers of information/support on housing, welfare benefits, job search, immigration and other re-settlement issues to BAMER communities in Islington.

<https://ibaa.org.uk/contact/>

Tel: 0207 697 4101

Email: contact@ibaa.org.uk

Islington Mind

Mental Health charity offering advice and support, including benefits.

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

Tel: 020 3301 9850
e: min.wilkinson@islingtonmind.org.uk

Debt Free London

Free adviceline for Islington residents on 0800 808 5763.



StepChange

Debt charity offers free advice and money management to UK residents anywhere. Phone or internet chat only.

<https://www.stepchange.org/contact-us.aspx>

Tel: 0800 138 1111, Monday to Friday 8am to 8pm and Saturday 8am to 4pm.

Islington Law Centre

Legal advice on Benefits, Debt, Housing and Immigration

<http://www.islingtonlaw.org.uk/>

38 Devonia Road, London N1 8JH by appointment only.

Tel: 020 7288 7630 e: info@islingtonlaw.org.uk.

Disability Action in Islington

An organisation led by Disabled people for Disabled people. Advice and Advocacy on a range of issues.

<https://www.daii.org/home>

Tel: 020 7354 8925 e: info@daii.org.

Unit 3 Marquess Estate, St Paul's Road, London N1 2SY by appointments only.

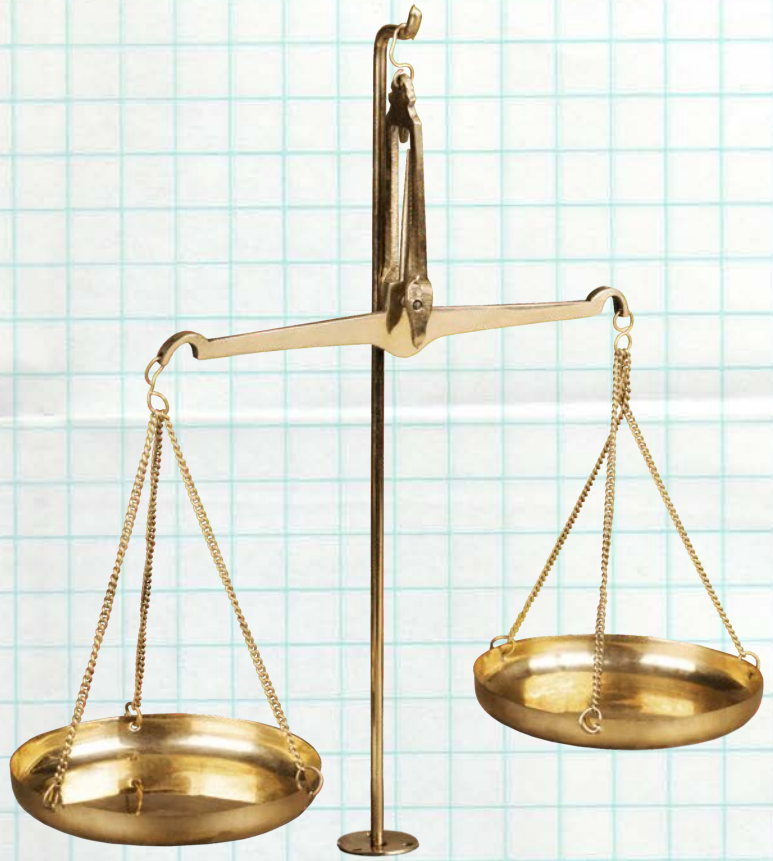
Community Language Support Services (CLSS)

Help for speakers of community languages, especially refugees from east Africa and other Arabic speakers to access services such as health, education, welfare, housing, legal services.

<https://www.communitylss.com/>

Tel: 0207 281 3228 e: communitylss@hotmail.com

St Mellitus R C Church, Tollington Park, London, N4 3AG



Benefits or Grants Websites

Turn2us

Information on benefits and grants.

<https://www.turn2us.org.uk/>

Benefits Calculator: <https://benefits-calculator.turn2us.org.uk/>

EntitledTo

Benefits Calculator and Information

<https://www.entitledto.co.uk/>

Citizens Advice

Information on benefits, debt, housing and more.

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

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