

# **Support with cost of living pressures**

## - a guide for constituents

June 2022



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Many households across Wales are facing considerable cost of living pressures. Our constituency guide highlights support available from the Welsh and UK governments, help provided by energy suppliers, and signposts to sources of advice.

# Funding available from the Welsh and UK governments

## Welsh Government support

### Support to mitigate cost of living pressures

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#### Cost of Living Support Scheme (council tax rebate)

The **Cost of Living Support Scheme** provides a payment of £150 to eligible households. It is available to all households that receive support through the **Council Tax Reduction Scheme**, and households occupying properties in **council tax bands A-D** that meet the **eligibility criteria** for support. The scheme is administered by local authorities, and will run until 30 September 2022.

Local authorities are identifying households eligible for support, and where it holds their bank details a local authority can make the payment without the household needing to apply for the scheme. Where the local authority does not have bank details for an eligible household, the household will need to complete a registration form to receive the payment. Local authorities may send the form to households who may be eligible for support, and forms will be on local authority websites over the coming weeks.

Further details on the scheme are available on the [Welsh Government](#) and local authority websites.

#### Discretionary Cost of Living Support Scheme

The Welsh Government has also established a **discretionary Cost of Living Support Scheme** under which local authorities can provide support to other households in need of assistance with living costs. **It is up to individual local authorities what support they provide**, examples may include:

- Payments to households exempt from paying council tax, for example care leavers;
- Payments for separately identified households occupying Houses in Multiple Occupation; and
- Households who are receiving support services, or living in temporary accommodation or a refuge.

Details of available discretionary support will be published on local authorities' websites.

## Discretionary Assistance Fund

The **Discretionary Assistance Fund** provides two types of grant to support households.

- The **Emergency Assistance Payment** supports households with essential costs such as food, gas, electricity, clothing and transport costs in situations such as extreme financial hardship, job losses, or where they are waiting for an initial benefits payment. Until 31 March 2023, households can access 5 grants over a 12 month period.
- The **Individual Assistance Payment** provides a grant to support independent living in a new home, and can be used to pay for 'white goods' such as a fridge, cooker or washing machine; or home furniture.

The Welsh Government has also **extended support available** to **off-grid households** through the Discretionary Assistance Fund until the end of March 2023. This provides households experiencing extreme financial hardship with up to £250 for a one-off oil payment, or up to three £70 payments for Liquefied Petroleum Gas.

**Information on eligibility criteria** and **how to apply** is available on the Welsh Government's website.

## Fuel Voucher Scheme

The Welsh Government has announced the development of a **Fuel Voucher Scheme**, which will be managed by the Fuel Bank Foundation. The scheme will provide vouchers for households using pre-payment meters (either £30 in summer months or £49 in winter), at risk of disconnection. It will also develop a Fuel Bank Heat Fund to support off-grid households who use liquid gas and heating oil to heat their homes.

## Pupil Development Grant Access scheme

For the 2022/23 academic year, the Welsh Government will temporarily increase the grant available under the **Pupil Development Grant Access scheme**. This grant assists with covering the **costs of school uniform for learners eligible for Free School Meals**. The increased grant will also cover costs of items such as PE kit, school shoes and other school equipment.



The scheme for the **2021/22 academic year runs until 30 June 2022**. It provides £200 for learners eligible for Free School Meals entering Year 7 and £125 for learners eligible for Free School Meals in all other years from Reception to Year 11.

The scheme for the **2022/23 academic year will run from summer 2022**. It will provide £300 for learners eligible for Free School Meals entering Year 7 and £225 for learners eligible for Free School Meals in all other years from Reception to Year 11.

Applications are made via local authority websites. The Welsh Government has a [search facility](#) that brings up the relevant webpage for each local authority.

### **Winter Fuel Support Scheme**

A second round of the [Winter Fuel Support Scheme](#) will be available **in autumn 2022**. This provides **a £200 grant to eligible households**. The previous scheme was open to households where one member was in receipt of specified benefits, and the Welsh Government has [said that](#) it will widen eligibility criteria for the next round.

### **Energy efficiency support**

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#### **Nest**

The [Nest](#) programme provides **energy efficiency advice and home energy efficiency improvements for eligible households**.

**Home energy efficiency improvements are available to [eligible](#)** households receiving specified benefits or with a low income and a specified health condition, who own or privately rent their home, and have an energy inefficient home that is expensive to heat.

To apply, households can phone 0808 808 2244 or [request a call back](#).

### **UK Government support**

#### **Support to mitigate cost of living pressures**

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#### **Energy Bills Support Scheme**

The UK Government will be providing **a £200 reduction through the [Energy Bills Support Scheme](#) for all households with a domestic electricity connection** from October 2022.

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Households will not need to apply for the scheme, and in most cases the UK Government expects that electricity suppliers will apply the reduction automatically to electricity bills from October 2022. There may be some variation in how the £400 reduction is provided, for example for those with a pre-payment meter.

## Cost of Living Payment

The UK Government has introduced a £650 **Cost of Living Payment** for households on means-tested benefits. This will be paid in two instalments by the Department of Work and Pensions, with the first in July and the second in autumn 2022. To be eligible for the payments, households must have been eligible for at least one of the qualifying benefits by 25 May 2022.

## Pensioner Cost of Living Payment

The UK Government has also announced an additional £300 **Pensioner Cost of Living Payment**. This will be provided to all households who receive the Winter Fuel Payment, and will be paid on top of the Winter Fuel Payment made to households by the UK Government in November or December 2022.

## Disability Cost of Living Payment

The UK Government will pay £150 to households receiving qualifying disability benefits through the **Disability Cost of Living Payment**. The UK Government will make this payment directly to eligible households, who will need to have been eligible for at least one of the qualifying benefits by 25 May 2022.

## Budgeting Loans

Interest-free **Budgeting Loans** are provided by the UK Government to people in receipt of certain benefits for at least six months to be spent on items such as furniture, white goods and costs associated with moving house. The UK Government has published information on **eligibility criteria**, and people can apply for these loans **online** or by requesting a form by ringing **0800 169 0140** or **0800 169 0240** for a Welsh-language service.

## Energy efficiency support

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### Energy Company Obligation

The **Energy Company Obligation** (ECO) is an energy efficiency scheme administered by energy regulator Ofgem for the UK Government that **requires**

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**energy suppliers to deliver energy efficiency measures.** It is open to eligible homeowners and tenants who have the permission of their landlord to use the scheme. ECO is not a grant scheme, so different companies or installers may provide different levels of support towards energy efficiency and heating measures.

Households can contact Simple Energy Advice for further information, on 0800 444 202. Ofgem has published further details of the **eligibility criteria** for the scheme.

## **Green Deal**

The **Green Deal provides households with loans to make energy-saving home improvements** such as insulation; heating; draught-proofing; double-glazing; and renewable energy generation.

Households can contact Simple Energy Advice for further information, on 0800 444 202.

## **Winter support**

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There are a number of winter support measures put in place by the UK Government.

The **Cold Weather Payment** operates from November to March each year, and supports households on specified benefits. It provides £25 for each 7 day period of very cold weather between 1 November and 31 March.

The **Warm Home Discount Scheme** for 2022-23 will provide £150 to eligible pensioners and low-income households next winter. Further details on how the expanded eligibility criteria will work will be made available by the UK Government.

The **Winter Fuel Payment** automatically provides eligible pensioners and households in receipt of benefits with a payment of between £100 and £300 in November or December of each year.

## Support from utilities suppliers

### Energy bills

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Under regulator **Ofgem's rules**, energy suppliers must work with customers to agree an affordable payment plan if they are worried about paying energy bills.

Energy suppliers recommend that customers contact them if they are worried about being able to pay energy bills. They are able to provide a range of support including grants, income maximisation, and providing energy-efficient appliances.

Citizens' Advice has also published **details of grants** that energy suppliers provide to customers in debt with their bills – typically for their own customers although the British Gas Energy Trust sometimes has grants available to customers of other energy suppliers.

- **British Gas Energy Trust** – grants of up to £750 are available for eligible customers
- **Bulb Energy Fund** – grants of £140 and debt write-offs of up to £2,000 are available for eligible customers
- **E.ON Next Energy Fund** – grants to help with paying arrears are available to eligible customers
- **EDF Energy Customer Support Fund** – grants to help with paying arrears are available to eligible customers
- **Octopus Octo Assist Fund** – grants to help with paying arrears are available to eligible customers
- **Ovo Energy Fund** – grants to help with paying arrears are available to eligible customers
- **Scottish Power Hardship Fund** – grants to help with paying arrears are available to eligible customers

### Water bills

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**Welsh Water** offers advice and support to those struggling to pay their bills through payment plans, installing a water meter and by offering a payment break. Those on the lowest incomes may qualify for the **HelpU tariff** which caps water bills so eligible customers won't pay over a certain amount for the year.

A helpline is available Monday to Friday from 8am to 6pm Monday to Friday and

8:30am to 1:30pm on Saturday: **0800 052 0145**.

**Hafren Dyfrdwy** also offers support to its customers through a single occupier tariff and its **Here2Help scheme**, which provides a discount of between 30% and 90% for customers with a household income of less than £16,480 excluding certain benefits. Customers requiring help with bills can contact Hafren Dyfrdwy through **a number of different options**, its billing enquiries line is 0330 678 0679.

CCW (the voice for water consumers) **highlights that** there are additional support measures available for customers of both companies serving Wales. The **Water Direct scheme** allows customers to pay their water charges and debt via their benefits. The **WaterSure** tariff is also available to eligible customers who have a medical condition which requires a significant amount of additional water.

CCW also provides information on **help available with water bills**, and operates a helpline for customers in Wales: 0300 034 3333.

## Sources of advice

### General advice providers

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- **Citizens Advice** provides free, confidential, independent advice on lots of problems. This includes benefits, debt and money or legal issues. **Advicelink Cymru** is a Welsh Government-funded programme in Wales and is managed by Citizens Advice and provides quality assured advice. There is a bilingual online and face-to-face service. A helpline is also available 9am to 5pm, Monday to Friday: **0800 702 2020**.
- **Turn2us** assists people to access funds available to them – through benefits, grants and other financial help. The Turn2us Benefits Calculator enables users to check entitlement and the ‘find an advisor tool’ sources information, advice and support in local areas. A helpline is available 9am to 5pm, Monday to Friday: **0808 802 2000**.
- **The Money Helper** was set up by the UK Government to provide free and impartial money advice and can help to plan and manage finances. A webchat and WhatsApp service is available. A helpline is also available: **0800 138 7777** (English) and **0800 138 0555** (Welsh).

### Debt advice

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- **StepChange** provides free, confidential and expert debt advice and money guidance. You can speak with an advisor via an online debt advice tool. A helpline is also available 8am to 8pm, Monday to Friday and 8am to 4pm, Saturday: **0800 138 1111**.
- **National Debtline** provides free and independent debt advice. A webchat and online debt tool is available. A helpline is also available 9am - 8pm, Monday to Friday and 9:30am to 1pm on Saturday: **0808 808 4000**.
- **Shelter Cymru** provides free, independent, confidential, housing-related debt advice across Wales. The helpline is available 9.30 am to 4pm, Monday to Friday: **08000 495 495**. In some areas they also provide one-to-one advice and assistance with housing-related debts plus any other debts you may be struggling with. These could include credit cards, utilities, loans or catalogue debts. This service is available in Swansea, Neath Port Talbot, Carmarthenshire and Gwynedd: details of each can be found on the website.
- **Wales illegal money lending unit** targets illegal money lenders, more commonly known as loan sharks. The unit investigates illegal lending and

any related crimes, as well as supporting the victims of loan sharks. A 24/7 confidential helpline is available: **0300 123 3311**.

## **Energy advice**

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- National Energy Action Cymru has a **Warm and Safe Homes** service that provides advice on energy bills and keeping warm and safe in the home. It is open from 10am-12pm on Monday to Friday: **0800 304 7159**.
- **Simple Energy Advice** provides impartial and independent advice to help you reduce your energy bills, make your home warmer, plan home improvements and make your home greener. You can find schemes in your area by entering your postcode. A helpline is also available Monday to Friday, 8am to 8pm and Saturday and Sunday, 9am to 5pm: **0800 444 202**.
- **Warm Wales** offers free advice, support referrals, and access to grants to ensure people across Wales and have warm and safe homes. You can contact them online or via their head office: **01656 747 622 or north Wales office: 01352 711751**.

## **Savings and loans**

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- **Credit unions** are not-for-profit, member-owned, community savings and loans providers. In Wales there are 15 credit unions, providing a place for members to save and get loans at reasonable rates. You'll need to be a member of a credit union before you can get a loan from them, and some will require you to build up some savings first. You can find relevant local services by clicking on the local authority area.

## Advice for specific groups

### Advice for older people

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- **Age Cymru** offers free, confidential and impartial advice for over 50s in Wales. There is a bilingual helpline available 9am to 4pm, Monday to Friday: **0300 303 4498** and an e-mail address: [advice@agecymru.org.uk](mailto:advice@agecymru.org.uk).
- **Care and Repair** provides information, advice and practical services that help older people in Wales stay safe, warm and well at home. As part of their advice work they operate the **70+ Cymru project**, which supports people aged 65+ in fuel poverty. There is a helpline to contact local Care and Repair services: **0300 1111 3333**.

### Support for ethnic minority communities and migrants

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- The **Ethnic Minorities and Youth Support Team (EYST) Wales** offers services for people from ethnic minority communities including refugees and asylum-seekers living in Wales. It has offices in Cardiff, Newport, Swansea and Wrexham who can be contacted via [info@eyst.org.uk](mailto:info@eyst.org.uk) or the phone numbers listed on their website.
- The Welsh Government's **Sanctuary** website provides advice for those seeking sanctuary in Wales about their rights, including information on money, housing and jobs. The website is available in a number of languages.

### Support for disabled people

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- **Disability Wales** provides information on its website about the range of benefits disabled people are entitled to. It can be contacted on **02920 887325** or via [Info@disabilitywales.org](mailto:Info@disabilitywales.org)
- **Disability Can Do** provides specialist guidance regarding welfare benefits and can advise people about their rights and entitlements as well as supporting people to make applications. The welfare team can be contacted by phone: **01495 233555**
- **Mencap Cymru** provides information for people with a learning disability and can support them to access services or challenge decisions. An **online contact form** and helpline are available: **0808 8000 300**.



## Wider support

### Food banks and vouchers

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- **The Trussell Trust** supports a network of food banks and provides emergency food. People need to be referred to a food bank with a voucher, which can be issued by a number of local community organisations.
- **Your nearest Citizens Advice** can make a referral to a food bank, as can other organisations like housing associations and children's centres; and individuals such as doctors, health visitors and social workers. **Local food banks** can advise which agencies can refer to them. **Councils** can also advise on how to get a referral to a food bank

### Mental health support

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- **BAME Mental Health Support (BMHS)** provides a range of services, particularly aimed at supporting ethnic minority communities. A helpline is available each day from midday – 11pm: **0800 144 8824**.
- **C.A.L.L. mental health helpline for Wales** provides mental health and emotional support, and signposting to local services. **Freephone 0800 132 737, or text help to 81066**
- **Mind** operates two **helplines** - **Infoline is an information and signposting service; Mind's Legal line provides information and general advice on mental health-related law.** **Local Minds** provides mental health services in local communities across England and Wales (search by postcode or map). **Infoline: 0300 123 3393, Legal line: 0300 466 6463.**
- **Samaritans** is particularly experienced in supporting people with suicidal thoughts/behaviour. A 24/7 helpline and an email service is available: **116 123. A Welsh language line is also available: 0808 164 0123.**
- **Further information on mental health support** [can be accessed here.](#)

### Period products

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- Free period products are provided at colleges and schools, and **local authorities** provide free period products in community locations such as hubs and libraries.