

We understand that the rising cost of fuel, energy and food can be worrying but if you're struggling financially there may be help available.

GOVERNMENT SUPPORT

Household Support Fund

A one-off hardship grant payment of up to £200 is being made available to help eligible households who are experiencing financial hardship. The fund is intended to support households in the following groups to cover essentials such as food and energy costs:

- Families with children under 18
- Working age adults
- Adults of pensionable age

For more information on how to claim contact your [local council](#).

£400 Fuel Payment

The government has announced all households will receive £400 to help with rising fuel bills this autumn. Households will see a discount of £66 applied to their energy bills in October and November, and £67 a month from December to March 2023.

- If you pay monthly or quarterly by Direct Debit or by card you'll see an automatic deduction off your bill.

- If you have a "smart" prepayment device you'll see an automatic monthly top-up added to your account
- If you have a "non-smart" prepayment device you'll receive an energy bill discount voucher in the first week of each month via text, email or in the post. You'll have to redeem these in person at your usual top-up point such as a Post Office.

Council Tax rebate

If your home is in Council Tax bands A to D you'll get £150 back from your Council Tax bill to help with the cost of living. For most people the rebate is automatic. If you don't pay your Council Tax by Direct Debit and you've not received your rebate yet get in touch with your local Council.

Cost of Living Payments

You could get up to three different types of payment depending on your circumstances:

Low Income Benefits or Tax Credits

Two payments totalling £650 are being made to low-income households who receive any of the following benefits:

- Universal Credit, income-based Jobseekers Allowance, income-related Employment and Support Allowance, Income Support, working tax credit, child tax credit or pension credit

If you're eligible you'll be paid automatically with your usual benefit payment. The first instalment of £326 was paid to most people between 14th - 31st July 2022. Another £324 will be paid in autumn.

Disability Cost of Living Payment

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

Pensioner Cost of Living Payment, if you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you'll 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.

Winter Fuel Payments - In the winter months pensioners can get between £100 - £300 to help pay heating bills. This winter they'll also receive an extra £300 one-off Pensioner Cost of Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment.

Warm Home Discount - This autumn nearly three million low-income households are eligible for a £150 rebate on their winter electricity bills. Check eligibility with your energy supplier.

HOUSEHOLD COSTS

Energy Bills

The energy price cap will increase from 1 October meaning your energy bills could almost double. Your exact costs will depend on how much energy you use so, the less energy you use the lower your bills will be.

There are plenty of tips and tricks you can use to reduce your energy usage. Here are some quick ideas to help you cut back:

- Close your curtains and use draft excluders to stop heat escaping.
- Check you have loft insulation in place to prevent losing heat through your roof.
- Use your washing machine or dishwasher at a lower temperature, or run them on the 'eco' setting and avoid putting the washing on when you don't have a full load.
- Get into the habit of switching lights off when you leave a room and switching electrical items off instead of leaving them on standby.
- Consider batch cooking, freezing or refrigerating food and reheating in a microwave.
- Use an air fryer, microwave or slow cooker – they are considerably cheaper than using an electric or gas cooker.

If you're struggling to afford your gas and electricity bills, contact your supplier to discuss ways to pay what you owe them. Your supplier has to help you come to a solution. You should try to negotiate a deal that works for both of you.

Check with your supplier whether they are part of the [Warm Homes Discount Scheme](#) and if they have a grant and trust fund that might help you.

Rent - Check with your council to see if you're entitled to Housing Benefit or Universal Credit for help towards your rent. Entitlement will depend on your personal circumstances.

Council Tax support schemes - Councils run support schemes to help people on low incomes with their Council Tax bill. Check with your council.

Water Bill - There are several different ways **to get support with your water costs**. Many water companies run hardship schemes or fund independent charitable trusts which can help you pay your bills. Check with your water supplier.

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.

FOODBANKS & FOOD PROJECTS

Foodbanks offer a lifeline to many households struggling to feed themselves. There are many local foodbanks linked to churches, local organisations and national organisations. You can **find a local foodbank** on the Trussel Trust website.

If you need to be referred to a foodbank contact our **Money Advice Team**.

MORTGAGES

Increasing interest rates may mean that your monthly mortgage payments have increased. If you're worried about making your payments it's important that you get advice as soon as you can.

Speak to your lender who should be able to offer some support and explain options available to you. **The government also offers support** in some circumstances. There is also information available for people who have **mortgage arrears**. Whatever you decide it's important that you seek free, independent advice as your home may be at risk.

Money worries?

Don't know where to turn for help?

Our Money Advice Service is free, confidential and available to all of our customers.

If you'd like to speak to one of our qualified Money Advisors call us on **0345 60 20 540** or visit **midlandheart.org.uk/moneyhelp**



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