

## 6 Check that you are getting all the Government help towards energy costs

• **Winter Fuel Payment** – for people born on or before 25 September 1956. For winter 2022-2023 winter fuel payments will usually be £200 per household or £300 if a member of the household is over 80. To check that you are registered for this payment call the Winter Fuel Helpline: 0800 731 0160

• **One off pensioner cost of living payment** – Pensioner households will receive an extra £300 in November or December 2022 as a top up to the winter fuel payment. You need to be registered for the Winter Fuel Payment.

• **Warm Home Discount** – a £150 discount for some people getting Pension Credit or some people in low-income households. The money is not paid to you - it's a one-off discount on your electricity bill, between October and March.

• **Cold Weather Payment** – a £25 payment for every 7 days of very cold weather (below freezing) between November and March, if you are on benefits including Universal Credit or Pension Credit. You do not need to apply. If you're eligible to get a Cold Weather Payment, you'll be paid it automatically. You'll be able to check if your area is due a payment from November 2022.

• **Cost of Living Grant** – the second instalment of the grant, £324, for those on means tested benefits, including Universal Credit and Pension Credit will be paid in autumn 2022.

### • Household Support Fund

The Household Support Fund helps those in most need with payments towards the rising cost of food, energy, and water bills. It is administered by the County Council and has been extended to March 2023.

Call Herts Help on 0300 123 4044

## 7 Ask a charity for support

**Turn2Us** – provides an online grants-checker, which can help you find charities which give grants. <https://www.turn2us.org.uk/> No phone service is available.

### Local grant providers include:

**St Albans Old People's Trust** – provides free goods and services for residents across St Albans District, aged 60 or over, who are on low incomes. Goods include kitchen appliances, carpeting, recliners and mobility aids. Services include the provision of care alarms and a free annual boiler service.

The Trust's approach to support for energy bills is under review – please see the website for latest details, or call the team.

Tel: 01727 260 701

Mobile: 07541 659 442

<https://oldpeoplestrust.org.uk/>

Email: [grants.admin@staopt.org](mailto:grants.admin@staopt.org)

### Harpenden Trust

Harpenden Trust's Care Fund provides a range of support for older residents of the AL5 postcode, including a Christmas hamper. The Trust may provide an annual grant towards energy bills for older residents on low incomes. To apply call 01582 460457 <https://www.theharpendentrust.org.uk/>

### Redbourn Care Group

The Redbourn Care Group can provide grants for items for residents.

To apply call 01582 794550

### Wheathampstead Community Group

The Wheathampstead Community Group can provide grants for items for residents.

To apply call 07539 176481



# Worried about rising energy costs?



## If you are worried about paying your energy bills this winter – or you're already struggling – don't suffer in silence. There is help out there.

The following four pages detail the help which is currently available, from energy cost support, to help with general living expenses, Government schemes and charitable grants. This information has been gathered from many sources and is correct as of August 2022, but things change quickly and more help may be announced.

### 1 Contact your supplier

Contact your supplier as soon as you can if you are worried about paying your energy bills or are in debt to your supplier. Suppliers must work with you to agree on a payment plan you can afford under Ofgem rules. This includes reviewing a plan you have agreed before.

#### You can ask for:

- a review of your payments and debt repayments
- payment breaks or reductions
- more time to pay
- access to hardship funds
- advice on how to use less energy

### 2 Contact a money advice service

They can support you to access help from your energy provider and carry out benefits checks to ensure that you are getting all the money to which you are entitled.

As you can imagine these charities are all very busy, so please be patient.

#### Citizens Advice St Albans District

Civic Centre, St Peters Street, St Albans, Hertfordshire, AL1 3JE  
01727 811118  
<http://www.castad.org.uk>

Also have an Energy Advice team who can offer face-to-face appointments.

#### Harpenden Money Advice Centre

All Saints' Church, 129 Station Road, Harpenden, AL5 4UU  
07954 276281  
<http://www.hmac.uk>

#### CAP St Albans Debt Centre

St Paul's Church, Blandford Road, St Albans, Hertfordshire, AL1 4JP  
0800 328 0006  
<https://capuk.org/i-want-help>

#### Age UK Hertfordshire

0300 345 3446  
[info@ageukherts.org.uk](mailto:info@ageukherts.org.uk)



### 3 Seek help from the Energy Companies

Big energy firms have charitable trusts and funds that can help if you're in debt and struggling to repay.

With these providers you'll usually need to be a customer of the firm to apply. However, British Gas offers help to non-customers as well. You usually need to have spoken to a money advice service before applying.



#### Open to customers of ALL suppliers

<b>British Gas Energy Trust</b> Individuals and Families Fund	In or facing fuel poverty Can't have had British Gas grant in past two years See full info on the <a href="#">British Gas website</a>	Up to £1,500	Via a debt advisor or the British Gas website
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#### Open to customers of the named suppliers ONLY

<b>EDF Energy Customer Support Fund</b>	Experiencing hardship, or struggling to manage energy debt See full info on the <a href="#">EDF website</a>	Supplier wouldn't confirm	Via the 'Let's Talk' web form <a href="https://forms.lets-talk.online/Login">https://forms.lets-talk.online/Login</a> or by calling 0800 269 450 (1)
<b>E.on Next Energy Fund</b> (Also open to customers of Sainsbury's Energy)	No set criteria, but based on needs and ability to pay energy bills See full info on the <a href="#">E.on Next website</a>	Supplier wouldn't confirm	Via the 'Let's Talk' web form <a href="https://forms.lets-talk.online/Login">https://forms.lets-talk.online/Login</a> or by calling 0800 269 450 (1)
<b>Octopus Energy Octo Assist Fund</b> (Also open to customers of Affect Energy, Co-operative Energy, Ebico Living, London Power, M&S Energy)	No specific eligibility criteria See full info on the <a href="#">Octopus website</a>	No set limit – depends on your circumstances	Via the Octopus web form (you must be logged into your account)
<b>Scottish Power Hardship Fund</b>	In receipt of: income support, jobseeker's allowance, pension credit, or employment and support allowance See full info on the <a href="#">Scottish Power website</a>	Varies depending on need and funds available	Via Scottish Power's web form
<b>Shell Energy Support Fund</b>	No specific eligibility criteria See full info on the <a href="#">Shell Energy website</a>	No set limit – depends on your circumstances	Call Shell on 0330 094 5800
<b>Utility Warehouse Customer Support Scheme</b> (in partnership with charity Citizens Advice)	In fuel poverty, or about to go into energy debt or run out of prepay credit See full info on the <a href="#">Citizens Advice website</a>	Supplier wouldn't confirm	Call Utility Warehouse on 0333 777 0777

#### CLOSED – not currently accepting applications

<b>Bulb Energy Fund</b>	In financial difficulty - See full info on the <a href="#">Bulb website</a>	from £140 to £2000	You can't apply right now (closed until at least 2023)
<b>Ovo Energy Fund</b>	Not yet finalised	Not yet finalised	You can't apply right now (expected to reopen later this year)

### 4 Make sure you are getting all the income to which you are entitled

Ask a money advice service for a benefits check. Or use an online benefits checker. Two of the main benefits are Pension Credit and Attendance Allowance, both of which have dedicated Government helplines.

#### Pension Credit

Pension Credit is extra money that you can claim to top up your pension income, by an average of £55 a week. 1500 people of pensionable age living in St Albans District are missing out on a total of £4 million each year. Although it is called 'credit' you do not need to repay it, but you do have to apply for it.

If you get Pension Credit you may also be entitled to:

- Council Tax reduction, potentially worth £1000's a year
- Housing Benefit - rent paid in part or full rent paid, potentially worth £1,000's a year
- Free NHS dental treatment
- Vouchers towards the cost of glasses
- Warm Home Discount of £150 a year
- Carer Premium – extra money for carers
- Free TV licence – for people over 75
- If you are over 75 and are turned down for Pension Credit because your income is up to £20 a week too great, St Albans Old People's Trust will pay for your TV licence for a year

To apply call the Pension Credit claim line on 0800 99 1234, visit their website, or ask a money advice service for help to apply.



#### Attendance Allowance

This is extra money you can claim if you're over State Pension age and have a long-term disability or health condition, for example if you need help with personal support, or supervision to keep you safe. It is not means-tested, so you can claim it whatever your income or savings. You have to apply for it.

To apply call the Government Attendance helpline on 0800 731 0122, visit their website, or ask a money advice service for help to apply.

You may be eligible for £61.85 a week if you need help either in the day or at night, or £92.40 a week if you need help both during the day and night.

### 5 Help to reduce phone/ broadband bills and water bills



#### Reducing Phone and broadband charges

Special discounted broadband packages – sometimes known as 'social tariffs' – are available to people on benefits including pension credit and Universal Credit. Check with your broadband supplier to see what they can offer. For example BT Home Essentials broadband & line package is £15/month, plus £9.99 upfront. Sky Basics broadband & line package is £20 a month.

#### Reducing Water Bills

WaterSure schemes can cap the amount you have to pay for your water bill if you're on means-tested benefits, such as Pension Credit, and need to use a lot of water, for example for a medical condition, such as incontinence. Call Affinity Water on 0345 357 2401 Metered Accounts or 0345 357 2402 for Non-metered Accounts