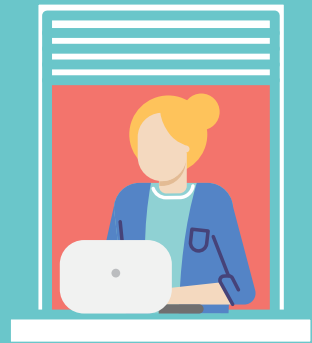




Cost of Living help and support

If someone helps you manage your money and paying your bills you could hand them this leaflet.



Cost of Living Payments

You may be able to get a payment to help with the cost of living if you're getting certain benefits or tax credits.

If you're eligible, you do not need to apply. You'll be paid automatically, in the same way you usually get your benefit or tax credits.

This includes if you're found to be eligible for a Cost of Living Payment or a Disability Cost of Living Payment at a later date.

If you have had a message asking you to apply or contact someone about the payment, this might be a scam.

You could get up to 3 different types of payment depending on your circumstances on a particular date or during a particular period:

- a Cost of Living Payment, if you get a qualifying low income benefit or tax credits
- a Disability Cost of Living Payment, if you get a qualifying disability benefit
- a Pensioner Cost of Living Payment, if you're entitled to a Winter Fuel Payment for winter 2022 to 2023

These payments are not taxable and will not affect the benefits or tax credits you get.

Low income benefits and tax credits

You may get a payment of £650 paid in 2 lump sums of £326 and £324 if you get payments of any of the following:

- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

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- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

Disability Cost of Living Payment

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

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment
- Adult Disability Payment (in Scotland)
- Child Disability Payment (in Scotland)
- Armed Forces Independence Payment
- War Pension Mobility Supplement



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.

You can find out when you'll be paid and more information at <https://www.gov.uk/guidance/cost-of-living-payment>.

The government has implemented a £150 rebate on council tax for those in the lowest four bands and a £200 discount on energy costs to come into effect in October.



You can find guidance on getting an extra payment to help with the cost of living if you are entitled to certain benefits or tax credits below.

Council tax rebate

The council tax rebate will provide a payment of £150 to households living in council tax bands A – D. Local councils are responsible for determining who is eligible and making payments. These will be made from April 2022 and will not need to be paid back. You can double check that you have received your rebate by speaking with local authority.

You can find out more information at <https://www.gov.uk/guidance/council-tax-rebate-factsheet>.



Energy Bills Support Scheme

All households with a domestic electricity connection in Great Britain are eligible for the £400 discount. There is no need to apply for the discount. Energy suppliers will deliver this support over 6 months from October 2022.

You can find out more information at <https://www.gov.uk/government/news/energy-bills-support-scheme-explainer>

Food banks

The Trussell Trust advises, 'as a nation, we know it isn't right that anyone should be left hungry or living in extreme poverty. But whilst we work for long-term change, our network of food banks provides emergency food and compassionate, dignified support to people locked in crisis. Trussell Trust food bank

network helps people break free from poverty by providing additional support to help people resolve the crises they're facing so that they don't need to use a food bank again in the future. This could include things like debt advice, mental health support, or benefits guidance. Food banks rely on the support of their local communities to support people in crisis.

Find your nearest food bank by visiting <https://www.trusselltrust.org/get-help/find-a-foodbank/>



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Local pantries

Your Local Pantries are improving the everyday lives of over 80,000 people in over 70 neighbourhoods across the UK. Pantries soften the blow of high living costs and create the conditions for communities to grow and thrive, by bringing people together around food. Pantries are strengthening communities, fostering friendships, loosening the grip of poverty and contributing to healthier, happier lives. Pantries operate as membership food clubs and neighbourhood hubs, often serving as springboards to other community initiatives, opportunities and ideas.

Find your local pantry by visiting <https://www.yourlocalpantry.co.uk/>



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Get help with the cost-of-living crisis

On the back page, we have included details on charities and organisations that can provide support. Please check them out or ask your support worker to help you.



Support services

Check what extra help you could get if you're struggling with living costs by visiting www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living



Scope provides free, independent and impartial advice and support on issues that matter to disabled people and their families. Visit www.scope.org.uk/services/ to find out more.

Benefits and debt advice

Turn2Us can provide advice on benefits and grants you might be able to apply for. Visit www.turn2us.org.uk/Get-Support to find out more.



Step Change can help you with free debt advice online or over the phone. Visit www.stepchange.org/debt-advice-start.aspx to find out more.

Food and energy bills

National Energy Action provide advice and support with paying energy bills. Visit www.nea.org.uk/advice-support/ to find out more.



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