

Advice & Information Service

Cost of Living

With the current cost of living crisis it is more important now than ever that you check that you are receiving all the help that you are entitled to. With the cost of living having an impact on everyone's energy bills, it's important to understand what help is available and what cost of living payments you're eligible for. In this article we shall give you information on the financial help that is available and also things that you can do to keep warm indoors. We shall also share information of local Warm Spaces that you can attend in your area.

Help with Energy Bills

If you're finding it hard to keep up with energy payments or you're worried you won't be able to afford the energy bills this winter, you might be entitled to financial support.

Warm Home Discount

This is a one-off payment to help with the cost of energy over winter. It's usually added as credit to your electricity bill. This winter (2022-23), it's rising from £140 to £150. It's likely you're entitled to this if you or your partner receive the Guarantee Credit part of Pension Credit.

If you're eligible for Warm Home Discount, you'll get £150 off your bills in winter 2022-23.

The money won't be paid to you directly – it'll be added as credit to your electricity account. This usually happens between October and April.

You might be able to get the discount applied to your gas bill if you're a dual-fuel customer (you have a combined plan for gas and electricity with the same supplier).

If you use a prepayment meter, you'll probably be given a top-up voucher.

Money off energy bills

All households in Britain will get £400 off their energy bills between October 2022 and March 2023. This is a discount, not a loan – so you don't have to pay this money back through future bills.

In most cases, it will be credited to electricity accounts automatically. If you pay by prepayment meter it will either be credited to the meter or you will receive a voucher which you should redeem as soon as possible. A limited number of households may need to make further enquiries to access the scheme. If you need more advice, contact your energy supplier.

One-off payments

This year (2022-23), you may also be entitled to one or more lump-sum payments. These are:

- A **£300 Pensioner Cost of Living Payment** for households that receive the Winter Fuel Payment. This is a top-up to your Winter Fuel Payment in November/December.
- A **£650 Cost of Living Payment** for households on means-tested benefits, such as Pension Credit and Universal Credit. These would have been paid in 2 instalments if you are eligible. The first instalment was made in July 2022 and the second was made in November 2022. Your eligibility will depend on whether you were entitled to certain benefits – Universal Credit, income-based JSA, income-related ESA, Income Support or Pension Credit – between 26 April 2022 and 25 May 2022 for the first payment, and between 26 August and 25 September 2022 for the second payment.
- A **£150 Disability Cost of Living Payment** for those receiving disability benefits, such as Attendance Allowance. To get this payment in September, you must have a successful claim for a disability benefit in progress on 25 May 2022.
- **Household Support Fund** This is a payment to help those considered most in need with the rising cost of food, energy and water bills. Each local council decide their own eligibility criteria – though money should be specifically set aside for older people. Not receiving means-tested benefits?

Support from your energy supplier

If you're finding it difficult to keep up with energy bills or you owe money to your energy supplier, your supplier has a duty to help.

You can ask your energy supplier for:

- a review of your payments or debt repayments
- payment breaks or reductions
- more time to pay your bills
- access to hardship funds
- Priority Service registration.

You may be able to register for Priority Services depending on your circumstances, this includes if you're over State Pension age or if you're living with a disability. The Priority Services Register gives you access to a range of support, including priority assistance in an emergency, advance notice of planned power cuts and help with prepayment meter access and meter readings.

Each energy company has its own Priority Services Register. You can register by phone or, for some companies, you can register online.

Some energy suppliers have their own special funding schemes or provide support through national schemes such as the Energy Company Obligation. These provide a range of financial support, debt relief, energy advice, and the installation of energy efficiency improvements which can help lower your bills. Check with your supplier to see what support you might be entitled to.

Simple Practical Tips to keep down your Energy Bills

Keep an eye on your lights

- Turn lights off when you leave a room, but not at the expense of your safety. Keep stairs and other areas well lit to reduce the risk of falling.
- Changing from traditional light bulbs to LED bulbs will save you money, too.

Switch off appliances now and again

- Switch appliances off when they're not in use rather than leaving them on standby. But you shouldn't turn off your fridge or freezer, as this can lead to your food going off sooner than it should.
- Defrost your freezer every six months – this will ensure it runs efficiently.
- Many new appliances come with an energy rating. You should choose the best energy rating you can.

Cut down your water bill

- Shower instead of taking a bath. A short shower can use a third of the amount of water needed for a bath. If you prefer taking baths, consider filling the tub slightly less – the average full bath uses 80 litres of water.
- Fix any dripping taps. A dripping tap can waste the equivalent of half a bath a week – and cost you extra if you're on a water meter.
- Do the washing up in a bowl rather than under running water to save money. And only boil the amount of water you need for hot drinks.

Warm Spaces/Community Living Rooms

With the cost of living crisis, many people are facing difficult times with increased energy bills. As a result people are facing hard decisions about whether to heat their homes, eat, and continue with the care that they receive. As a result, Warm Spaces have been created across each borough so that anyone struggling to heat their home can go along to a warm space. Warm Spaces will offer a warm, safe and friendly place where residents can comfortably spend time reading or chatting with others.

Havering

<p>Ardleigh House Community Association 42 Ardleigh Green Road Hornchurch RM11 2LG</p>	<p>Over 50yrs social group – Wednesday, 1.30pm to 3pm</p>	<ul style="list-style-type: none"> • Office Manager: Leesa Paton • 01708 440660 • office@ardleighhouse.org • Ardleigh House website
----------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Emerson Park Community Association Emerson Park Social Hall Slewins Lane Hornchurch RM11 2BU	Older Persons Lunch Club £2.50 per session hosted by the Hindu Welfare Association - Tuesdays, 1pm to 3pm	<ul style="list-style-type: none"> • Ranjan Adur • emersonparkca@gmail.com
Front Lane Community Association Cranham Social Hall 103 Front Lane Cranham RM14 1XN	Over 60s club – Thursdays, 1pm to 3pm Coffee and Conversation – Fridays, 10.30am to 12.30pm	<ul style="list-style-type: none"> • 01708 223654
Harold Hill and District Community Association Gooshays Drive Harold Hill RM3 9LB	Short Mat Bowls Club - Tuesdays, 10am to 1pm	<ul style="list-style-type: none"> • 01708 340952 • mail@hdca.co.uk
Harold Wood Community Hub Gubbins Lane Harold Wood	Community Café	
Harold Wood Neighbourhood Centre The Old School Gubbins Lane Harold Wood RM3 OQA	Over 60s club with a range of activities – Mondays, 1pm to 4pm	<ul style="list-style-type: none"> • 01708 523513 • info@hwnc.org.uk
Havering Asian Social and Welfare Association Greenfields Kilmartin Way Elm Park RM12 6NB	Coffee Stop - Thursdays, 11am to 1pm	<ul style="list-style-type: none"> • administrator: Manjit Singh • 01708 522789 • office@haswa.org.uk
Havering Museum 19–21 High Street Romford RM1 1JU	Reminiscence Group - Fridays, 1.30pm to 3.30pm Variety Club - Wednesdays, 1.30pm 3.30pm or	<ul style="list-style-type: none"> • Ellen Owen (Events Manager) • 01708 766571 • info@haveringmuseum.org.uk • Havering Museum website

	Thursday, 11.30am to 1.30pm (fortnightly)	
The Hope Café Market Place Romford	Monday to Saturday	
Moor Lane Church 226 Moor Lane Cranham RM14 1HN	Social Pop-In - Mondays, 2pm to 3.30pm	<ul style="list-style-type: none"> • 01708 222562 • admin@stlukescranham.org
Myplace 343 Dagenham Park Drive Harold Hill RM3 9EN	Café	<ul style="list-style-type: none"> • Manager: Ian Weir • 01708 376004 • myplace@haverling.gov.uk
RAFA Club 18 Carlton Road Romford RM2 5AA	Wednesday to Friday, 12noon to 3pm and 7.30pm to 11pm Sunday, 12noon to 3pm and 7.30pm to 10.30pm	<ul style="list-style-type: none"> • 01708 746602
Romford Baptist Church and Hall Main Road Romford RM1 3BL	Community Café - Monday to Friday	
Romford Care Centre 107 Neave Crescent Harold Hill RM3 8HW	Free hot drinks and cake every Thursday from 2pm to 4pm	<ul style="list-style-type: none"> • Tracey Smith • 01708 379022
Rush Green Community Association Rush Green Gardens Rush Green Road Romford RM7 OLB	Thursday Social Club, Over 50yrs - 1pm to 3pm	<ul style="list-style-type: none"> • Nigel Meyer • 0844 487 8779 • itech@rgcasc.org
Saint George's Church and Centre Chippenham Road RM3 8HX	Open between 10am and 3pm on Mondays, Wednesdays and Fridays. There's the opportunity for warm food and drink, as well	

	as a chance to pick up warm clothing, all completely free.	
Salvation Army Centre (Harold Hill) Petersfield Avenue Harold Hill RM3 9PP	Coffee morning and book sale - Tuesdays, 10am to 12noon	<ul style="list-style-type: none"> • 01708 379458 • philgoldsmith@btinternet.com • Harold Hill Salvation Army webpage
St. Luke's Church 201 Front Lane Upminster RM14 1LD	Pop-In 50yrs+ social group - Mondays, 1.30pm to 3pm Friday Café – all welcome - 3rd Friday in the month, 10.30am to 12noon	<ul style="list-style-type: none"> • 01708 222562 • admin@stlukescranham.org
YMCA Romford 29 Rush Green Road Romford RM7 0PH	From Monday 5 December 2022, we're offering a Warm Space, every Monday and Friday, between 10am and 2pm. Free tea, coffee, soup and a roll provided. Over 55s social group, every Tuesday, 1pm to 3pm and Thursday, 2pm to 4pm. £4 per session, includes tea and coffee.	<ul style="list-style-type: none"> • 01708 766211

Barking & Dagenham

Barking Learning Centre - 2 Town Square, Barking IG11 7NB	Monday to Thursday 9am to 5pm Friday, Saturday, Sunday 10am to 4pm
Dagenham Library - 1 Church Elm Lane, Heathway RM10 9QS	Monday 10am to 4pm, Tuesday 12.30pm to 4pm Wednesday 10am to 4pm, Thursday 2pm to 4pm
Thames Community Hub (Sue Bramley) - Bastable Ave, Barking IG11 0LG	Monday 10am to 1pm, Tuesday 12.30pm to 4pm Friday 9.30am to 12 noon
Marks Gate Community Hub - Rose Lane, Chadwell Heath RM6 5NJ	Monday 5.30pm to 8pm
Robert Jeyes Library - Chadwell Heath Community Centre, High Road, Chadwell Heath, RM6 6AS	Monday to Thursday 10am - 5pm

Valence Library - Becontree Ave, Dagenham RM8 3HT	Monday 10am to 5pm, Tuesday 10am to 7pm, Wednesday 10am to 5pm, Thursday 10am to 5pm, Saturday 10am to 4pm
Village Community Hub - (Leys) Wellington Avenue, Dagenham RM10 9XW	Monday 10am to 3pm, Tuesday 12.30pm to 3.30pm Wednesday 9.30am to 11.30am Thursday 12 noon to 3pm, Friday 12.30pm to 3pm
Becontree Community Hub - address tbc	TBC
Northbury Community Hub at Al Madina Mosque - 1st floor, The Hive, 2 Victoria Road, Barking IG11 8PY	9am to 7pm every day
DABD - 2-48 Parsloes Avenue, Pembroke Gardens, Dagenham RM10 7YP	Tuesday to Thursday 10am to 3pm
Kingsley Hall (Café) - Parsloes Avenue, Dagenham RM9 5NB	Monday to Friday 9am to 3pm
Heath Community Hub (William Bellamy) - Frizlands Lane, Dagenham RM10 7HX	Tuesday 1pm to 3pm
Park Centre (Main Hall) - Rectory Road, Dagenham RM10 9SA	Monday, Tuesday and Friday 10am to 4pm (Activity Room) Wednesday and Thursday 10am to 4pm
London Riverside Church (side entrance) - Parsloes Avenue, Dagenham RM10 9YN	Thursday 11am to 1pm (closed Thursday 29 December)

Redbridge

St Paul's Church, Arrowsmith Road, Chigwell, Essex, IG7 4NZ	Opening times: Thursdays 10-12
VHP Ilford Hindu Centre and Mandir , 43-45 Cleveland Rd, Ilford IG1 1EE	Opening times: 9:30-12 and 6-8 every day
Vine United Reform Church, 12 Riches Road, IG1 1JH	Opening times: 9-12 on Monday, Thursdays and Fridays
Holy Trinity South Woodford, 185 Hermon Hill, South Woodford, E18 1QQ	
St Mary's Church, 207 High Rd, London E18 2PA	Opening times: Wednesday 11-11:30; Thursdays 10-11:30; Sunday 11-12
Salway Evangelical Church, Forest Approach, Woodford Green IG8 9BW	Opening times: Tuesdays 4-6
Aldersbrook	
Central Library	
Fullwell Library	
Gants Hill Library	
Hainault Library	

Keith Axon Centre	
Seven Kings Library	
South Woodford Library	
Wanstead Library	
Woodford Green Library	

With the cost of living rising, we could all do with some extra money in our pockets and help keeping the cost of our energy bills down. If you require further Information & Advice, please call and speak to an Advice Worker from our Advice & Information Service.

For Information and Advice Enquiries, or to make an appointment please call us between the hours of 9am – 3pm. ***When you first contact us we shall take your details for a referral. If an Advice Worker is available they will carry out a quick Initial Assessment.*** This helps us to fully understand your circumstances and ensure that we provide the most appropriate level of support tailored to your individual needs.

Main Office: 4th Floor, 103 Cranbrook Road, Ilford IG1 4PU

Opening times: Monday-Friday for Telephone Advice & Appointments 9.00am-3.00pm

Tel: 020 8220 6000 or email: advice@ageukrbh.org.uk