

Extra help if you are experiencing financial hardship

Introduction

This factsheet looks at sources of financial support that is available outside the main social security benefits system to assist residents who are experiencing hardship due to the rising cost of living. If you need benefits advice, please:

- view our benefit pages and benefits calculator on the Royal Greenwich website (www.royalgreenwich.gov.uk/welfarerights); or
- contact our Welfare Rights Team for a free benefits check (020 8921 6375, Monday, Wednesday, and Thursday, 10am to 1pm).

We produce a [separate factsheet](#) on sources of support with food concerns, such as free school meals.

The information in this factsheet was correct at the time of writing but is subject to change.

Topics covered include:

- [Greenwich Supports](#)
- [Cost of living payments](#)
- The [Household Support Fund](#)
- [Help with energy bills](#)
- The [Emergency Support Scheme](#) - help with one-off expenses or in an emergency or crisis
- [Discretionary Housing Payments](#)
- extra help with housing costs
- Extra help with council tax payments – [Discretionary Council Tax Support](#)
- [Other sources of help](#) – such as charitable grants, the Family Fund, travel concessions and phone and broadband for people on low incomes
- [Debt and money advice](#)
- [If you need further advice or information](#)
- [Useful Links](#)

GREENWICH 
SUPPORTS
Here to listen, advise and help

Extra help if you're struggling with the rising cost of living

Help is available for residents who are struggling with benefits, everyday costs, food and supporting their families via Greenwich Supports (www.royalgreenwich.gov.uk/greenwich-supports). This brings together information about sources of support for residents from the council, local charities, and community groups in one place. Check out the council's Greenwich Supports webpages to find out if you could get extra help and the [online directory](#) for details of support offerings across the borough. If you are in crisis and need support, please call Live Well Greenwich on 0800 470 4831.

Cost of Living Payments

Cost of Living Payments are available again in 2023/4 for pensioners and people receiving certain means-tested benefits and/or disability benefits. If you are eligible, you won't need to claim the payments - they will be made automatically. They are tax-free and won't count towards the benefit cap or reduce your existing benefit entitlement. They will be paid on top of any other benefits and support you already receive.

Cost of Living Payments for people receiving low-income benefits and tax credits

You will receive 3 Cost of Living Payments of £301, £300, and £299 if you are receiving any of the following benefits on certain dates: Universal Credit, Pension Credit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or tax credits.

Eligibility conditions

To qualify for the first payment, you must have been receiving one of the above benefits for any day in the period 26 January 2023 to 25th February 2023 (or have begun a claim which is later successful).

- If you're on Universal Credit (UC) - you must have been receiving UC for an assessment period ending between 26 January 2023 to 25 February 2023.
- If you're on tax credits - you must have been receiving a payment for any day in the above period.

The qualifying dates to receive the second and third payments had not been announced at the time of writing.

You will receive one payment even if you receive more than one low-income benefit (such as tax credits and Income Support).

If you're entitled, you can expect to receive the payments between the following dates:

- £301 between 25 April and 17 May 2023 (or between 2-9 May 2023 if you're on tax credits);
- £300 in autumn 2023;
- £299 in spring 2024.

You may also qualify a Disability Cost of Living Payment if you receive a qualifying disability benefit (see next section for details). The two payments will be paid separately.

Disability Cost of Living Payments

£150 will be paid to claimants receiving (or who later receive) one of the following disability benefits for 1 April 2023:

- Disability Living Allowance,
- Personal Independence Payment,
- Attendance Allowance,
- Armed Forces Independence Payment,
- Constant Attendance Allowance,
- War Pension Mobility Supplement,
- Scottish Disability Benefits.

You will receive the payment between 20 June and 4 July 2023. Many people who receive means-tested benefits will receive this £150 on top of the low-income payment referred to in the previous section.

Pensioner Cost of Living Payments

Pensioner households receiving the Winter Fuel Payment (WFP) will receive an extra £150 or £300 to help with increased energy costs this winter. The payment will be made as a top-up with your normal Winter Fuel Payment from November 2023.

You can get a WFP for winter 2023/4 if you were born before 25 September 1957. You don't usually have to claim it, you will receive it automatically if you're eligible. However, you may need to apply if you haven't received a WFP before and for example:

- you don't receive benefits or a state pension; or
- you only receive Housing Benefit, Council Tax Support, Child Benefit or Universal Credit.

Claim for the first time by calling 0800 731 0160 or by post. Find out more here:

www.gov.uk/winter-fuel-payment/eligibility

The Household Support Fund

The Household Support Fund (HSF) is government funding to enable local authorities to support households most in need with food, energy, water bills and wider essential costs. It was initially introduced to support people during the pandemic but is now being used to provide targeted support with the rising cost of living.

In Greenwich, the HSF is being used to fund many '[Greenwich Supports](#)' initiatives such as targeted payments to families with pre-school children, families with children receiving free school meals during school holidays, care leavers and households with nil recourse to public funds. You can also access this support via any of the following routes: [Stay Warm Stay Safe](#); [Live Well Greenwich](#); or [Royal Greenwich's Emergency Support Scheme](#).

Support with energy bills

The following is a summary of the main sources of support with energy bills. It is not a complete list.

Many of the schemes which were put in place for winter 2022/3 have now ended.

The **Energy Rebate Scheme** which provided a £400 rebate on electricity bills has ended, but many vouchers still have not been redeemed. Traditional prepayment meter users topping up via a key or card can contact their energy provider to renew or extend their vouchers, but they must be used by **30th June 2023**.

The Energy Price Guarantee

The Energy Price Guarantee was introduced to temporarily lower energy bills and limit the amount a typical household pays on their annual energy bills to £2,500. As energy prices begin to fall, prices from 1 July 2023 will instead be based on Ofgem's price cap of £2,074 for a typical household.

Prepayment meter customers

Recent changes

Changes announced in the March 2023 Budget mean that those who pay for their energy through a prepayment meter will pay no more than people using other methods such as direct debit.

Ofgem have issued new guidance to energy providers around the force fitting of prepayment meters. Prepayment meters should only be forcibly installed as a last resort and if it is safe and 'reasonably practicable'. So, for example, if you are in arrears and engage with your provider to set up a payment plan, a prepayment meter should not be fitted unless you choose to have one. Providers must try to contact customers at least 10 times (in a variety of ways) before forcibly fitting a prepayment meter.

Prepayment meters can never be forcibly fitted for vulnerable customers who are deemed to be in a high-risk group (for example where the household includes someone over 85). Further information is available on Ofgem's website (www.ofgem.gov.uk).

Support in an emergency

If you are struggling to top-up, contact [Live Well Greenwich](#) (0800 470 4831) to check what support may be available.

Fuel Direct deductions from benefits

Energy providers can only seek new or increased fuel direct deductions from DWP benefits to address gas or electricity arrears if you agree. This hold was initially introduced as a temporary measure but has now been extended indefinitely.

Warm Home Discounts

This is a one-off rebate of £150 off electricity bills, between October and March for pensioners receiving the guarantee element of Pension Credit and other vulnerable households. The reformed scheme from winter

2022/3 has been extended to more people with higher energy costs and lower incomes (such as Housing Benefit claimants).

Most people don't need to apply for the discount as government departments and energy suppliers share information to enable eligible households to be automatically identified. Visit GOV.UK's website for further information: www.gov.uk/the-warm-home-discount-scheme

Energy Company Grants

Many energy companies offer grants or schemes to help with home heating and energy costs. You don't necessarily need to be a customer to be eligible. Check with your supplier what they offer.

Providers offering grants to customers who are in need to help pay for gas and electricity arrears and other essential domestic bills include:

- British Gas (also open to non-British Gas customers),
- Scottish Power,
- Ovo Energy,
- E.ON,
- EDF Energy,
- Octopus
- Shell Energy

Visit the Citizens Advice or Ofgem websites for more information:

- www.citizensadvice.org.uk
- www.ofgem.gov.uk

Water bills

Water companies also have similar schemes that provide relief for people who are experiencing financial hardship, so please contact your supplier straight away if you are struggling.

Thames Water has two schemes - WaterSure and WaterHelp.

- WaterHelp provides a 50% discount off water bills for low-income households (earning below £21,749).
- WaterSure sets a cap¹ on water bills for water meter customers with large families or a water-dependent medical condition. You must also be receiving a qualifying means-tested benefit, such as Universal Credit, Pension Credit or Housing Benefit.

Download the application/s and find out more here: www.thameswater.co.uk/waterhelp or contact Thames Water's Extra Care Services Team on 0800 009 3652, Monday to Friday 8am to 5pm.

Your local Citizens Advice Bureau (080 8278 7965 or 020 8309 8646) or National Debtline (www.nationaldebtline.org) may be able to help you to negotiate with your supplier or apply to a trust fund. They may also be able to assist with other non-fuel related debts.

Stay Warm Stay Safe (Live Well Greenwich)

The council provides extra services and support for residents who may be at risk during cold weather. Residents who are over 60, caring for a young or vulnerable person or having problems paying their winter fuel bills could be eligible for support from Stay Warm Stay Safe. Services include: advice and help on energy efficiency measures, reducing energy bills and a free benefits check. Visit the website (www.royalgreenwich.gov.uk/staywarm) for more information or call the Live Well Greenwich Line free on 0800 470 4831.

Priority Services Register

Energy companies provide a range of free support services, known as the Priority Services Register to their most vulnerable customers (for example, pensioners, people with long term-health problems/disability, or pregnant/with young children). Contact your energy supplier for more information and to get on it.

¹ the cap is £456 in 2023/4

Services include:

- advance warning of an interruption to your gas or electricity supply.
- priority support in an emergency (for example priority reconnection).
- agreeing a password with you so that you can check the identity of anyone claiming to be from your energy company.
- annual gas safety checks.
- moving your meter to a more accessible place if needed (free of charge).
- regular meter readings if needed to ensure that you are only paying for the fuel you are using.

You can also nominate a trusted person to receive communications from your supplier on your behalf.

Similar services are available for phone, water, and phone services – check with your provider for details.

Emergency Support Scheme

The Emergency Support Scheme (ESS) is a discretionary Greenwich Council scheme to assist residents in crisis or needing help with one-off items.

There are two types of support:

- [Emergency Support Payments](#) - for residents whose health and safety is at risk and are without enough resources to meet essential short-term needs in an emergency or crisis. You don't have to be receiving benefits to qualify.
- [Community Support Awards](#) - for residents needing help with one-off items (usually household items, furniture, and removals) and satisfying the qualifying benefits and savings conditions. You may qualify for an award, for example to relieve exceptional pressure on you and your family or to help you resettle in the community following a stay in a care home, hospital, or prison. Other eligibility conditions also apply.

Visit the [Royal Greenwich website](http://www.royalgreenwich.gov.uk/ess) (www.royalgreenwich.gov.uk/ess) for further

information or to apply online. Call 020 8921 2078 if you need help with the online form.

If you are successful, you will be issued with a cash payment via the Post Office. Successful community support awards are usually provided in the form of household items and furniture rather than cash payments.

Alternative sources of help with furniture

Use the Turn2Us Grants search tool to check if you're eligible for support from grant giving charities or funds and for information about non-profit schemes: www.turn2us.org.uk

You may also be able to pick up free household items and furniture via web communities such as Freecycle (www.freecycle.org/) and Freegle (www.ilovefreegle.org/).

Discretionary Housing Payments (DHPs)

These are discretionary payments made by the council for residents experiencing exceptional difficulties or pressures who need extra help to meet their housing costs (such as to cover a rent shortfall). You may wish to apply, for example, if you are:

- struggling financially due to the benefit cap;
- affected by the bedroom tax but are unable to move due to rent arrears;
- in rent arrears or have a rent shortfall and are at risk of being made homeless without support.

To qualify, you must be entitled to either Housing Benefit or to help with housing costs in your Universal Credit award.

DHPs cannot cover shortfalls arising because ineligible charges are included in your rent (such as for water rates, meals, fuel charges and some service charges).

Visit the Royal Greenwich website (www.royalgreenwich.gov.uk/discretionary-housing-payment) for more information or to apply online. Alternatively, call the contact centre to request a paper form on 020 8921 4900. Please call 020 8921 3333 if you need

help with the form. The council will look at your income and circumstances and decide if you are eligible, how much help you can receive and for how long.

Extra help with council tax bills

Council Tax Support (CTS) is the main source of help with council tax bills for Royal Greenwich residents on low incomes. There is also a system of discounts and exemptions which can reduce bills regardless of income.

The council have made changes to the CTS scheme's eligibility conditions from April 2023 to enable more people of working age to be supported. If you're already on CTS, your entitlement will have been automatically reassessed to check if you can get more help.

Additional discretionary payments of up to £100 have also been made to existing CTS recipients not already receiving full support in 2023/4 via the government's Council Tax Support Fund (CTSF). Eligibility for the payments were automatically identified and issued to existing CTS claimants – there was no need to claim.

The Council will use any remaining CTSF allocation to make discretionary council tax awards through the [Council Tax Discretionary Relief Scheme](#).

Visit the website (www.royalgreenwich.gov.uk/counciltaxsupport) to find out more about sources of help with council tax bills or to apply online.

Debt and money advice

Advice Hubs

Free face-to-face debt and money advice is available for borough residents at weekly drop-in sessions in the council's advice hubs. The hubs are in community centres in Greenwich Peninsula, Eltham and Glyndon. Advice is also available on other issues such as benefits, immigration, advocacy, and housing.

Advice is provided by Greenwich Citizens Advice (for debt and generalist advice), Plumstead Law Centre (for immigration advice), Greenwich Housing Rights (for housing advice), and Royal Greenwich Welfare Rights Service (for benefits advice). Find out more here: www.royalgreenwich.gov.uk/advicehubs

Debt Free Advice

Funded by the Money and Pensions Service to provide free advice to people with problem debt. Freephone 0800 808 5700, open Monday to Friday 8am to 8pm (or use Whatsapp to send a message). Visit the website for further information: <https://debtfreeadvice.com>

Other sources of help

Charitable Grants

<https://grants-search.turn2us.org.uk/>

Turn2Us is a registered charity that helps people living in poverty in the UK. The website includes information about grants and entitlements you may be eligible for. You can also use their Grants Search tool to check if you may qualify for any charitable grants that don't have to be repaid.

The Family Fund

01904 550055

www.familyfund.org.uk

Charitable organisation providing grants for essential items for families on low incomes who are raising a disabled or seriously ill child or young person aged under 18.

Free TV Licence for over 75s

0300 790 6154

www.tvlicensing.co.uk/

You can get a free tv licence if you're 75 or over and receive Pension Credit. There is a 50% discount for licence holders who are blind or severely sight impaired.

Phone and Broadband

Many internet and mobile phone providers offer social tariffs for people on low incomes who are struggling to afford their broadband or phone services. Ofcom's website includes further information: www.ofcom.org.uk/social-tariffs

Free or discounted travel

<https://tfl.gov.uk/fares/free-and-discounted-travel>

You may be eligible for free or discounted travel through Transport for London services (for example 50% off) if you receive certain benefits.

Help with health costs

If you're on a low income and don't already get free help with health costs (such as prescriptions and dental costs), you may qualify for help via the low income scheme: (www.nhs.uk).

There are also [pre-payment certificates](#) that reduce costs for people who regularly need to buy prescriptions.

Useful links

Greenwich Supports

www.royalgreenwich.gov.uk/greenwich-supports

If you're a resident struggling with rising living costs, find out if you could get extra help by visiting the Greenwich Supports section on the Royal Greenwich website and check the online directory for details of where you can get support across the borough. If you are in crisis and need support, please call Live Well Greenwich on 0800 470 4831.

Live Well Greenwich

www.livewellgreenwich.org.uk

0800 470 4831 (Mon to Thurs 8.30am-7.30pm, Fri 8.30am-5.30pm, Sat 9am-12 noon)

For signposting and support to get help with things like eating well, becoming more active, stopping smoking, drinking less, money/debt/benefits advice, employment and /training,

support with housing needs, NHS health checks and support managing your long-term health condition.

Citizens Advice

www.citizensadvice.org.uk

Includes information on a range of issues, such as help with debt, benefits, consumer, family, and employment.

Need advice or more information?

For benefits advice and/or to check if you're missing out on any entitlements, contact:

**Welfare Rights Service Public Advice Line
(for borough residents only)**

020 8921 6375

(or textphone 18001 020 8921 6375)

Mon, Wed, Thurs: 10am -1pm

If you need help with claims (including managing your Universal Credit claim), call the **Universal Support Team** on **020 8921 3333 (Mon to Fri, 10am-4pm)** or email universal-support@royalgreenwich.gov.uk

You can also contact both teams via the Royal Greenwich website using an [online contact form](#)

Drop-in face-to-face advice is available at locations around the borough (excluding public holidays) – find out more here:

www.royalgreenwich.gov.uk/advicehubs

Alternatively, visit the Royal Greenwich website (www.royalgreenwich.gov.uk/benefits) to view benefit pages, [download factsheets](#) or use our free [online benefit calculator](#).

This factsheet was correct in June 2023



Welfare Rights Service

Woolwich Centre

35 Wellington Street

Woolwich

London SE18 6HQ

Telephone 020 8921 6375

Textphone 18001 020 8921 6375

www.royalgreenwich.gov.uk