

ECASS Portsmouth Guide to

Helping with the cost-of-living Crisis September 2022



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The cost of living is increasing rapidly, and prices are rising at rates we haven't seen for many years, this includes energy bills, food, fuel and a lot more. In this guide ECASS has tried to consolidate information about financial support that is available to help with the pressures that occur because of the cost-of-living crisis and the challenges you and your family and many other households across the UK may face.

There are a range of measures available to help people maximize their income to meet essential living costs, however it may not always be easy to know what is available or how to apply and as a result lots of benefits people are entitled to do go unclaimed.

Don't assume you're always getting everything your entitled to always check and if you still are not sure contact the ECASS team and we will see where we can help.

You can also check what you are entitled to via the turn to us benefits calculator <https://benefits-calculator.turn2us.org.uk/>

The Government are also providing additional support to help people with the cost-of-living increases especially targeting those with the greatest need, for more information visit <https://www.gov.uk/government/publications/government-support-for-the-cost-of-living-factsheet/government-support-for-the-cost-of-living-factsheet>

All pensioner households will receive an extra £300 to help them cover the rising cost of energy this winter. Pensioners are disproportionately impacted by higher energy costs, and many low-income pensioner households do not claim the means tested benefits they are entitled to.

If you have difficulty understanding or accessing this information , please let us know at the address on the back of this booklet and we will arrange for one of our team to contact you

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How our team at ECASS can help you

There's a lot of information around and it can be difficult to work out what it means for you. Our team at ECASS can help support and signpost. The team offers free, impartial and confidential advice and support to all members of the community.

Our support team can :

- Carry out a benefit health check to let you know what benefits or grants you may be entitled to and help support you when you apply.
- Check you are getting the right amount of benefit.
- Help you to appeal a decision if you've recently had a benefit claim turned down.
- Provide advice about flexible options available if you're claiming Universal Credit (UC), such as switching to twice-monthly payments or having your rent paid direct to your landlord.
- Help you prepare a budget plan and organize your bills, including setting up Direct Debits to pay priority bills.
- Provide help if you're regularly using a foodbank or relying on crisis grants and other support.
- Offer regular one to one meetings of support to ensure you keep things moving in the right direction.
- Provide employment advice and practical support to help people understand the implications on their household income of taking up employment or training opportunities

! For further information and support visit : <https://ecass.co.uk/> email admin@ecass.info or call Mobile : 07553249696

Help with household costs

Rent

It's important that you pay your rent to prevent arrears accruing.

If you have rent arrears, or are worried about paying, we would urge you to contact your landlord immediately to discuss your situation if you are worried about doing this our team at ECASS will help you through the process.

If you're a Council tenant, our team at ECASS will help you deal with any concerns you have confidentially and sensitively. We will help you liaise with the local council and try to get any situation resolved, they will understand there's lots of reasons why you may fall behind with your rent payments, for example a change in your circumstances, or you may be struggling to manage your bills.

Council Officers can discuss options with you, and we will be there to support you through the process

For further information and support visit : <https://ecass.co.uk/> email admin@ecass.info or call
Mobile : 0755324969

It's also worth checking you're claiming all financial support you may be entitled to:

- Pensioners on a low income may qualify for Housing Benefit (HB) to help towards rent and some service charge costs. Apply online at <https://www.portsmouth.gov.uk/services/benefits-and-support/housing-benefit/>
- Working aged people out-of-work or on a low income may be entitled to Universal Credit (UC), including some help towards your housing costs. Apply online at www.gov.uk/universal-credit
- Discretionary Housing Payment (DHP) may also be available. You must be entitled to HB or the housing costs part of UC to get a DHP. Apply online at: <https://www.portsmouth.gov.uk/services/benefits-and-support/help-and-support/discretionary-housing-payments/>

Help with household costs

Council Tax

It's important that you pay your Council Tax as this helps us to pay for essential services that Portsmouth city council provide to all local residents.

If you have fallen behind with your payments or are struggling to manage your bills, get in touch with our team straight away and we will help you contact the Council Tax & Debt Management team.

Officers can check that you are receiving any Council Tax discounts or exemptions you may be entitled to, or even discuss a repayment arrangement with you to spread out your payments over a longer period of time if that helps

If you have accrued Council Tax arrears, along with other debts, we can provide information about Debt Arrangement Schemes. The scheme can provide someone in debt much-needed breathing space and allow time to repay debts in full through a debt payment programme, set up over an extended period of time.

Don't ignore the problem, get in touch as soon as possible and we'll do what we can to help.

! Visit: <https://ecass.co.uk/> email admin@ecass.info or call Mobile : 0755324969

Council Tax Reduction

You may be entitled to a Council Tax Reduction (CTR) if you have lost your job, had your hours reduced or are on a low income. You can apply if you own your home or rent. The amount you receive will vary based on your circumstances. CTR is not automatically awarded even if you are claiming UC so you need to apply separately for this.

Help with household costs

Managing energy bills

It is estimated By the poverty fuel index that many households (11% in 2021) in Portsmouth are living in fuel poverty . Two-thirds of households in the UK, or 45 million people, will have been pushed into fuel poverty by January 2023, according to a new report authored by York academics.

You might have seen the phrase in the news, but what is it, and what does it mean to be in an 'Energy Crisis'?

It means the price you pay for the fuel you use is going to increase significantly in the coming months.

Ofgem are the governing body for the sale of energy, and they manage a price cap which sets the maximum price energy companies can charge for every unit of electricity or gas you use. The price cap is not a limit on your total bill.

This price cap is expected to increase every 3 months going forwards in order to reflect the rising wholesale price of fuel. This is to prevent more energy companies from going bust, which usually results in a big price increase for consumers.

Households across the UK are going to be paying more for their energy than ever before, with 2 in 3 households spending 10% of their income on their energy bills.

If you're worried about the crisis and what this means for your energy bills, please see all of the support available here : <https://www.portsmouth.gov.uk/services/housing/safety-and-cost-saving-in-the-home/energy-saving-in-the-home/>

Portsmouth City Council works in partnership with LEAP (Local Energy Advice Partnership) to provide energy saving advice to residents struggling with their fuel bills across Portsmouth and the surrounding areas (PO1-PO13).

LEAP provides a FREE home visit service that offers energy advice, free small energy saving upgrades, and access to further funding for loft and cavity wall insulation.

To book a free home visit:

•Call: 0800 060 7567 (free phone) or apply online [here https://applyforleap.org.uk/](https://applyforleap.org.uk/)

! Visit: <https://ecass.co.uk/> email admin@ecass.info or call Mobile : 0755324969

Help with household costs

Help with high energy bills OFGEM

If you are struggling to pay for energy or think you may get into difficulty, contact your supplier here <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/finding-your-energy-supplier-or-network-operator>.

We know the 1 April [Energy Price Cap rise](#) caused by global energy factors will be extremely worrying for many people. OFGEM have working round the clock to make sure consumers pay no more than is necessary and are supported by suppliers in any way possible.

Their rules mean suppliers must offer payment plans you can afford, and you can ask for 'emergency credit' if you use a prepay meter and can't top up. Most have also signed up to fresh commitments which can be found here <https://www.energy-uk.org.uk/media-and-campaigns/press-releases/497-2021/7963-energy-sector-offers-helping-hand.html>

These have been drawn up with Ofgem and the industry trade body Energy UK to support you this winter.

The Government has also announced an Energy Bills Support Scheme to help people deal with rising bills. More information on this can be found here

<https://www.gov.uk/government/news/energy-bills-support-scheme-explainer>

Charis has a grants and benefits eligibility checker and can support you through application processes. This can be found here . <https://charisgrants.com/individuals/>

Charis is a trusted administrator for many essential funds and grants, working on behalf of major companies, local authorities and charities. They supply an efficient service for any organization needing to safely distribute financial support and assistance, whilst being compliant with complex and regulatory criteria.

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Help with household costs

Access To Food

There are a network of organizations providing support to people who are struggling to access food. This varies from fresh or tinned ingredients to pre-prepared meals which can be reheated. Some will require a referral from Social Work or another professional, whereas others you can refer yourself to.

Food banks

Food banks provide around 3 days food for your whole household if you can't afford to buy food. Some food banks need a referral, and some can help you without being referred. If you need a referral, your support worker or school may be able to refer you, but if not, you can contact Advice Portsmouth – call 023 9279 4340, text 07789 550593 or email advice.portsmouth@theyoutrust.org.uk or contact your local housing office if you are a city council tenant. Or you can drop in to Salvation Army Southsea at 84 Albert Road, PO5 2SN, on Monday, Wednesday or Friday.

Free hot meals and prepared food for people in need

Anyone who needs a hot meal can visit any of the services available at the link listed below. No referral needed .

The Portsmouth Rough Sleeping hub is open 7 days a week from 8am-4pm. Anyone sleeping rough, or at risk of becoming homeless, can access practical support. You can book an appointment in person, or by telephone.

- Address: Kingsway House, 130 Elm Grove, Portsmouth PO5 1LR
- Email: portsmouth.dayservices@ssj.org.uk
- Phone: 023 9288 2689



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Help with household costs

Access To Food Continued.....

Other food options

Cosham Community Larder

Pay £1 per year to become a member, then pay just £3 for a bag of groceries when you shop. Open to anyone living in the Cosham, Paulsgrove or Wymering area.

Join Cosham Community Larder online, then complete your membership the first time you visit the shop, which is open to members on Tuesdays, Wednesdays and Thursdays, 10am-2pm.

Landport Larder

The Larder is open at Landport Community Centre every Tuesday from 9:00am-12:00 noon, offering a range of tinned, boxed, fresh, chilled and frozen foods which vary weekly based on the supply from Fare Share.

Local residents can join the scheme for just £1 and buy 10 items for £3.50 (where the equivalent basket at the supermarket would be approximately £15). We ask customers to bring their own carry bags to take their purchases away.

North End Pantry

For a weekly cost of £4, members of The North End Pantry in Portsmouth will be able to choose a selection of food with a value of £15 – £20 each week.

The pantry is here to help residents in the North End area to top up your weekly shop, and the variety of food available includes fresh fruit and veg, store cupboard favorite's, bread and dairy products.

Open to members at North End Baptist Church, 195 Powerscourt Road, PO2 7JH on

- Monday 4.30pm – 5.30pm
- Tuesday 4pm – 6pm
- Thursday 1pm – 3pm
- Friday 10am -12pm

Membership is open to anyone living in PO1, PO2, PO3 or PO5. If you live in PO4, you can join St Mags Pantry (see below).

To join, drop into the Pantry during opening hours, or sign up online.

Portsea Pantry

Portsea Pantry, based in the John Pounds Centre, Portsea, is offering groceries for a nominal fee to local families.

For a weekly subscription of £4, members can buy a weekly food shop including fresh fruit and vegetables, tasty treats, and frozen, chilled and tinned goods.

Portsea Pantry is open to any residents with a PO1 3 – – postcode. Proof of address is needed on your first visit.

To join, sign up online.

If you can't get online, you can sign up in person. Please call 07393 590 078 to check opening times.



Visit: <https://ecass.co.uk/> **email** admin@ecass.info **or call Mobile :** 0755324969

Cost of the School day

With the new school year starting in August, it's a good time to check if you're entitled to any further help with school costs before the new term starts.

There's a range of new children and family benefits available. If you're on a low income, you might be able to get help with some of the costs of sending your child to school, including school meals, transport and uniform.

You're probably on a low income if you get benefits such as tax credits or Employment and Support Allowance. If you're not sure, you can ask staff at your local education authority (LEA).

Your LEA is the local council that deals with education in your area you can find your Local LEA on [.Gov.org](http://www.gov.org)

Free school meals

Your child may be eligible for free school meals to ensure that they receive a free, balanced and healthy meal during the school day. This is delivered discreetly so that it is not obvious to others which children are receiving this benefit.

If you meet the conditions for free school meals, you may be entitled to other payments to help with meals during school holidays and school closures

Keeping children warm

You may be able to get financial help with your child's school clothing and shoes in the form of a school clothing grant. If you meet the qualifying criteria, you may be awarded a grant of £120 per child of primary school age and £150 per child of secondary school age.

In addition to this, there's a lot of helpful information for parents and carers on the Council website. This includes information about how schools are managing their clothing banks and what arrangements are in place for families who may struggle to afford warm clothing.

Check here for the Hive <https://hiveportsmouth.org.uk/news/pop-uniform-sharestore>



Visit: <https://ecass.co.uk/> **email** admin@ecass.info **or call Mobile :** 0755324969

Benefits that may help

Check what benefits you can get

You might be able to claim benefits or increase your current benefits if you're:

- of working age and on a low income
- sick or disabled
- of State Pension age and on a low income
- a carer
- responsible for children

You can check what benefits you can get here

Get your benefit paid early

Most benefits can be paid early. This is known as a 'short term benefit advance'.

A small amount will be taken off future payments to pay it back - usually for 12 weeks.

You can also ask for an advance payment of Universal Credit to help you while you're waiting for your first payment. You can check how to get a Universal Credit advance payment online

You can't get a benefit paid early for:

- Housing Benefit
- Attendance Allowance
- Disability Living Allowance (DLA)
- Personal Independence Payment (PIP)
- Child Benefit
- Guardian's Allowance
- Working or Child Tax credits

To ask for an advance, contact the DWP office that's dealing with your benefit claim. You can find their contact details on any letter or email you've had from them.

Check what help you can get from your local council

Your local council might help you pay for things like:

- your energy and water bills
- food
- essential items - for example, clothes or an oven

This help is known as 'welfare assistance' or the 'Household Support Fund'. Each council runs their own scheme. The help they offer and who can get it varies.

Ask your local council if they run a welfare assistance or Household Support Fund scheme.

You can find out how to contact your local council on [GOV.UK](https://www.gov.uk)

You don't have to be getting benefits to get help from your local council. If you do get benefits, they won't be affected if you start getting money from a welfare assistance or Household Support Fund scheme.



Visit: <https://ecass.co.uk/> email admin@ecass.info or call Mobile : 0755324969

Benefits that may help

Check what help you can get from the government

The government will give every household in Great Britain £400 off their electricity bill. This is called the Energy Bills Support Scheme. You don't need to do anything to get the money and you won't have to pay it back.

You'll get the £400 in 6 instalments starting from October 2022. You'll get:

- £66 in October and November
- £67 in December, January, February and March

If you have an electricity meter and pay your bills every month or quarterly, your supplier will automatically take the amounts off your energy bill each month.

If you have a prepayment meter, your supplier will confirm how you'll get the £400 closer to October 2022. They'll either:

- automatically add the instalments to your energy meter
- give you the instalments as vouchers by email, text or post

If you get vouchers, you'll only be able to use them for your own energy account.

If your household is in council tax A-D, you should have received a £150 council tax rebate from the government. You should have got this in April 2022 - you don't need to pay it back.

If you haven't got your council tax rebate, you should contact your local council. You can [find your local council on GOV.UK](#).

The government will also send you extra one-off payments if you:

- get certain benefits - for example, Universal Credit, PIP or Attendance Allowance
- are over State Pension age and get Winter Fuel Payments

You can get as many of these extra payments as you're eligible for. You won't have to pay tax on them and they won't count as income when calculating your benefits.

If your finding things difficult

Breathing Space

(sometimes called the 'Debt Respite Scheme') is a free government scheme that could give you up to 60 days' space from creditors to focus on getting debt advice and setting up a debt solution.

If you apply and are eligible, all creditors are informed and must stop any collection or enforcement activity. You'll still need to keep making your regular payments if you can afford to.

Step Change can help with applications their link is here <https://www.stepchange.org/how-we-help/breathing-space-scheme.aspx>

Turn2us has a benefits calculator here <https://benefits-calculator.turn2us.org.uk/> and grants search tool here <https://grants-search.turn2us.org.uk/> to help you find out what support you can get .

They also have information on benefits and information on help with paying energy and water bills.

You can find advice on managing debt problems and budgeting through the:

- Money Advice Service

<https://www.moneyhelper.org.uk/en?source=ma>

- National Debt line

<https://www.nationaldebtline.org/>

- Step Change Debt Charity

<https://www.stepchange.org/>

Start by working out which debts you need to deal with first.

Priority debts are ones that can cause serious problems if you can't do anything about them.

They include things like your energy bills, rent or mortgage and council tax. You can learn more about working out priority and other debts on the Citizens Advice website. Here

<https://www.citizensadvice.org.uk/>



Visit: <https://ecass.co.uk/> email admin@ecass.info or call Mobile : 0755324969

If you're finding things difficult

Your mental health is as important as your physical health. You should talk to your GP if your money problems are affecting your mental health.

You can also get help now on the Mind website. <https://www.mind.org.uk/need-urgent-help/using-this-tool/>

If you think it's an emergency

You can find a local NHS urgent mental health helpline on the NHS website.

<https://www.nhs.uk/service-search/mental-health/find-an-urgent-mental-health-helpline>

You can also call the Samaritans at any time.

Samaritans

Helpline: 116 123

Welsh Language Line: 0808 164 0123 (Monday to Sunday 7pm to 11pm)

Monday to Sunday at any time.

Calls are free from mobiles and landlines.

ECASS Every Caring Act Supports Someone

And you can also contact our team at ECASS who will support you as much as possible using the contact methods within this booklet , ECASS will set a support appointment up for you with one of our advisors , then discuss and support you in solving whatever worries concerns or problem you may be dealing with.

We will also signpost you and help you discover what other help there may be out there that you are entitled to . Contact us

ECASS Office 311 Portsmouth Technopole Kingston crescent

Portsmouth po28F Tele: 07553249696 Email: admin@ecass.info



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Useful Websites and contacts

Portsmouth City Council cost of Living tool : <https://www.local.gov.uk/case-studies/portsmouth-city-council-new-cost-living-tool-frontline-staff-and-residents>

Advice now Benefits sanctions : <https://www.advicenow.org.uk/guides/survival-guide-benefit-sanctions>

Childcare costs: For advice contact PCC's Family Information Service on 023 9268 8830 or fis@portsmouthcc.gov.uk

Discretionary housing payments for additional help with the costs of rented housing: www.portsmouth.gov.uk/services/benefits-and-support/help-and-support/discretionary-housing-payments

Energy bills <https://switchedonportsmouth.co.uk>

Energy bills www.gov.uk/the-warm-home-discount-scheme for details on eligibility and how to apply or ring 0800 4320534

Food bills www.moneysavingexpert.com/shopping/cheap-supermarket-shopping

Council Tax discounts and exemptions <https://www.portsmouth.gov.uk/services/council-tax/council-tax-discounts-and-exemptions>

TV licence costs <https://www.gov.uk/free-discount-tv-licence>

Prescriptions www.nhs.uk/nhs-services/prescriptions-and-pharmacies/who-can-get-free-prescriptions or ring 0300 330 1343

Complete a budget planner www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner - online planner to save and update - or ring 0800 138 7777 for help and advice



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