



The Diocese of
Southwark



**TOGETHER
SOUTHWARK**
Transforming lives & communities

Rising Cost of Living: Support for Individuals & Families



Please be aware that some of this information is likely to change.
Organisations may change the focus of their work or close.
The types of benefits and amounts listed may also change.

Walking | Welcoming | Growing

Introduction

All sections of the UK population are experiencing the impact of the rising cost of living. Nevertheless, some are more affected than others. In its latest report, published on 09 January 2023, Resolution Foundation showed that working adults in lower income households are most affected. Households in the bottom quintile were twice as likely to cut back on essentials compared to those in the top income quintile.

Here at the Diocese of Southwark, we are working to find additional ways in which we can continue to support the work of churches on poverty.

This pack has been put together to resource those of you on the frontline to assist people to navigate the help available through the cost of living crisis. Whatever role you play in your parish, we hope that you will find the following information useful.

Please note this is a working document which is regularly updated. We are aware that there are loads of organisations and projects working to support individuals and families affected by the cost of living crisis. We cannot list them all, and so have tried to cover several services that can help in some of the pressing areas. Please use your local knowledge to make use of services in your parish, area and deanery.

The last version is available on our website at <https://bit.ly/togethersouthwark>.

The Justice, Peace and The Integrity of Creation Team

General

Energy Bill Discount

<https://www.gov.uk/government/news/400-energy-bills-discount-to-support-households-this-winter>

Households have received £400 off their energy bills in 6 instalments from October 2022, to help families across Great Britain throughout the winter. There is no need to contact your supplier to receive this discount. It is applied automatically.

Cost of Living Payment

<https://www.gov.uk/guidance/cost-of-living-payment>

The government is making cost of living payments to eligible households. If you are eligible, you'll be paid automatically in the same way you usually get your benefit or tax credits.

To find out if you are eligible for the payment, follow the link above.

Disability Cost of Living Payment

<https://helpforhouseholds.campaign.gov.uk/>

The payment was made to 6 million people who are paid certain disability benefits as an automatic one-off £150 payment from 20 September 2022. This is in addition to the £650 Cost of Living Payment for people with a disability who also receive means tested benefits. You may receive the £150 if you are receiving any of the following:

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment (PIP)

- Armed Forces Independence Payment
- War Pension Mobility Supplement

Pensioner Cost of Living Payment

Pensioners received an extra £300 in addition to their annual Winter Fuel Payment in 2022, as a one-off to help them cover the rising cost of energy this winter. For most pensioner households, this was paid by direct debit. To be eligible for the payment, you need to have been over State Pension age (66 or above) between 19 - 25 September 2022.

Warm Home Discount

<https://www.gov.uk/the-warm-home-discount-scheme>

The Warm Home Discount is a grant which the Government funds for eligible residents, towards electricity bills. You can apply for this directly through your supplier. The programme has given eligible homes £140 off their electricity bill for winter 2021 to 2022.

South London Healthy Homes

<https://www.charltonafc.com/cact/what-we-do/health-improvement/south-london-healthy-homes>

If you live in South London and are over 65 or on a low income or have a long-term health condition or disability, the South London Healthy Homes programme can assist you. If someone you know has concerns about keeping their home warm this winter, or if you would like support yourself, call the South London Healthy Homes line on 0808 169 1779 or click on the above link to refer or self-refer.

Big London Energy Switch*

<https://biglondonenergyswitch.co.uk/landing>

A cooperative energy switching scheme that allows you to see whether you can get a better deal on gas and electricity. The cooperative may get lower prices from energy suppliers because it has more purchasing power.

Please note*: the scheme is not available across London. In South London, it is available to residents of the London Borough of Bromley, Croydon, Kingston upon Thames and the Royal Borough of Greenwich only.

Energy Saving Trust - Tel: 0300 123 1234

Its advice centre offers:

- Free, impartial advice
- provides information about energy efficiency, renewable energy, sustainable transport and reducing waste and water use
- can let you know about grants and offers available
- put you in touch with professional installers.

South East London Community Energy Co-op

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

Keep warm and well at home for less with customised free energy advice at a local cafe. South East London Community Energy (SELCE) is a local not-for-profit registered society for the benefit of the Community. Check the website (*please scroll all the way down the main page*) to learn more and get advice.

Green Doctors - 0300 365 3005

<https://london.greendoctors.org.uk/advice/>

The charity offers free energy advice to help residents stay warm and save money on energy bills. It has a team of Energy Advisors who work across London. You can access its services online, via telephone or alternatively request a home visit.

Energy trusts and funds

<https://charisgrants.com/individuals/>

Most bigger energy companies have trusts or funds that could help you if you are having problems paying your electricity or gas bill. Please check the criteria as these can be different. To find out more, call your energy supplier or an advice agency or visit their website. However, if you would prefer to get assistance to make an application, contact CHARIS Grants. The organisation manages grants on behalf of utility companies, including the ones below.

- British Gas
- EDF Energy
- Npower
- Scottish Power
- e.on
- OVO Energy
- SSE

WaterSure and WaterHelp schemes

<https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

Thames Water launched the WaterSure and WaterHelp schemes to lighten the load on households in need of extra support. This includes low-income households, households with large families and those who have a water-dependent medical condition.

Discretionary Housing Payments

The Discretionary Housing Payment (DHP) scheme helps people who need more financial help with their housing costs. Local Authorities can pay DHP on top of your normal Housing Benefit if the rent price is above a determined threshold.

Discretionary Housing Payment is not available to help meet Council Tax costs anymore. DHPs are not benefits; they are separate payments Local Authorities can make at their discretion. Local Authorities have an amount of money for DHP but it is limited, so, not all claims are successful. Please contact your local authority to find out more.

Broadband and phone packages

<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>

Many internet and mobile phone providers offer social tariffs. This means you may qualify for reduced broadband and phone contract bills. For further information, visit Ofcom's website.

Good Things Foundation

<https://www.goodthingsfoundation.org/databank/>

The foundation launched the National Databank, a scheme which provides free data, texts and calls to people in need via Good Things Foundation's network of community partners. You can join as a Community Partner to access the support, training, and access devices and SIM cards for those in need. It describes it *'like a food bank but for internet connectivity'* and can be linked to an existing food bank or other initiatives.

Travel

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

You may be eligible for free or discounted travel through Transport for London Services. You can find out more by visiting the TFL website.

Help with health costs and prescription costs

<https://www.nhs.uk/nhs-services/prescriptions-and-pharmacies/save-money-with-a-prescription-prepayment-certificate-ppc/>

Help can be available towards the cost of prescriptions through a pre-payment certificate, which can save you money if you regularly need to buy prescriptions.

Support for health needs if on low-income

<https://www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis/>

Households on a low income may also qualify for the NHS Low Income Scheme, which can contribute towards the costs of various health needs.

How to deal with mortgage arrears

https://england.shelter.org.uk/housing_advice/repossession/how_to_deal_with_mortgage_arrears

Shelter has shared advice on how to deal with mortgage arrears. This includes steps on how to increase your income, reduce your outgoings and how to set up an agreement plan with your lender should you need to go down this route.

Warm Homes Grants

<https://www.london.gov.uk/programmes-strategies/housing-and-land/improving-quality/warmer-homes>

Warmer Homes Grants are available to low-income households who own their property or are private tenants. These grants cover works to improve the energy efficiency of homes, including installing heat pumps, insulation, heating system improvements, draught-proofing and solar energy installations. Eligibility depends on income and energy efficiency of homes. The energy performance of your home needs to be D, E, F or G.

Additional support for people experiencing homelessness

<https://southwark.anglican.org/wp-content/uploads/2022/12/Cost-of-Living-Support-for-Homeless-Link-CoP-shortened-version.pdf>

Please follow the link above to read the document titled ‘Cost of Living - Support for the Homeless,’ which was compiled by Homeless Link. It contains useful information.

In the Woolwich Episcopal Area

The London Boroughs of:

Southwark

<http://www.southwark.gov.uk/>

The Council has produced a Cost of Living Support resource which lists the help available to address various areas of need. For more details, visit the website.

Lewisham

<https://lewisham.gov.uk/>

It is estimated that one in four households in Lewisham are now affected by food and fuel poverty. Check the above link to find out about the support available, including community meals.

Greenwich

<https://www.royalgreenwich.gov.uk/Greenwich-Supports>

To find out about the support available and to check if you are eligible for any of the schemes, visit the website.

If you are in crisis and need support now, call advisers at Live Well Greenwich on 0800 470 4831. The Council has also rolled out three advice hubs at community centres in Greenwich Peninsula, Eltham and Glyndon that will offer residents free face-to-face welfare benefits and debt advice, at weekly drop-in sessions.

Support for people with No Recourse to Public Fund

If you have no recourse to public funds(NRPF), contact the team on Nilrecourse@royalgreenwich.gov.uk .

Bexley

<https://www.bexley.gov.uk/services/cost-living/help-cost-living>

Visit the website for information on local organisations that can offer financial help and advice.

Bromley

<https://helpforhouseholds.campaign.gov.uk/>

Information about practical support with costs such as household costs, help with energy bills, childcare costs, income support, and other types of support such as finding work can be accessed by visiting the above website. For additional information and advice locally, please visit the website of Bromley Citizens Advice Bureau.

In the Kingston Episcopal Area

Lambeth

<https://www.lambeth.gov.uk/>

For Benefits advice, help with energy bills, cost saving, food or with paying Council tax, visit and other support, visit the website.

Wandsworth

<https://www.wandsworth.gov.uk/>

For information on the help and support available, visit the above Wandsworth Cost of Living Hub.

Merton

<https://www.merton.gov.uk/>

For detailed information on the help and support available, visit the above page on the Council's website.

Richmond

<https://www.richmond.gov.uk/>

For information on the support available in the Borough, visit the above page on the Council's website.

Kingston

<https://www.kingston.gov.uk/>

Follow the above link for a complete list of the support available locally.

In the Croydon Episcopal Area

Croydon

<https://www.croydon.gov.uk/get-help-rising-cost-living>

Information on help available can be found by visiting the above webpage.

Sutton

<https://www.sutton.gov.uk/home>

To find out about the range of support provided by Sutton Council, visit the Council's website.

Bromley

<https://helpforhouseholds.campaign.gov.uk/>

Visit the above website for information about practical support with costs such as household costs, help with energy bills, childcare costs, income support, and other types of support such help finding work.

Surrey County Council

<https://www.surreycc.gov.uk/health-and-welfare/support>

[Including these parts of the Diocese: Reigate & Banstead Borough Council and Tandridge District Council]

To find out about the support available and to check your eligibility, visit the above webpage.

New Cost of Living Payments



Millions of the lowest-income households across the UK will receive further help from the Government in 2023/2024 to help with the cost of living.

In January 2023, the South London District of the Department for Work and Pensions announced more details on the next round of cost of living support.

A new £900 cash boost for eligible means-tested benefits claimants, including those on Universal Credit, Pension Credit and tax credits, starts in the Spring. It will be paid directly to bank accounts in three payments over the course of the financial year. There will also be a separate £150 for over six million people with disabilities and £300 for over eight million pensioners on top of their Winter Fuel Payments.

Dates will be announced nearer the time. Broadly, the payment windows will be as follows:

- £301 - First Cost of Living Payment - Spring 2023
- £150 - Disability Payment - Summer 2023
- £300 - Second Cost of Living Payment - Autumn 2023
- £300 - Pensioner Payment - Winter 2023/2024
- £299 - Third Cost of Living Payment - Spring 2024

Note

For additional information about the support available through the cost of living crisis in your Episcopal Area, check the resource published by London Plus at <https://londonplus.org/news/support-for-the-cost-of-living-crisis-london>.

To talk about how your church might be involved in supporting people, please contact Nelly Misenga, the Development Officer of Together Southwark, at TogetherSouthwark@southwark.anglican.org. Together Southwark is a charity of the Diocese of Southwark which supports the vision of the Diocese especially in the area of social action, by enabling and supporting the work of churches on poverty. It sits within the Justice, Peace and The Integrity of Creation team.


Pre-existing needs

For a significant number of people who were already struggling to make ends meet even before the Covid-19 pandemic and the more recent cost-of-living crisis, additional information and support tailored to specific needs is still necessary. Hence, our team at the Diocese put together a full pack of signposting resources. To download the pack, visit <https://bit.ly/togethersouthwark>. The information is not exhaustive.

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The LORD opens *the eyes of* the blind;
The LORD raises those who are bowed down;
The LORD loves the righteous.

Psalm 146:8

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