



COMMUNITY
ENERGY PLUS

Information for
householders in
Cornwall
Summer 2022

Support with rising living costs



0800 954 1956



www.cep.org.uk

Saving energy and money

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Support to help with rising living costs

Council Tax rebate

If your home is in council tax bands A to D, then you can get **£150** back from Cornwall Council to help pay your energy bills. If you pay for your council tax by direct debit, then the rebate will automatically be paid to you.

If you don't pay by direct debit, you should still receive a rebate. Cornwall Council will contact you and you may need to complete an online form and give your bank details in order for them to make the payment to you. If you haven't yet heard from the council, then you can contact them to check how you can claim the rebate, before the scheme closes on **30th September 2022**.

There are some scammers about, asking you to give your passwords and/or PIN numbers in order to get the rebate. **The council does not need this information and you should not give this information out to anyone.** If you're not sure who's contacting you, contact Cornwall Council yourself.

If you can't get the rebate, there may be financial help from the council, e.g. if you're in Council Tax bands E to H and you get certain benefits. Contact Cornwall Council on **0300 1234 171** to see if they can help you.

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Energy Bill Support Scheme

Most households in Great Britain will receive a one-off credit from the government of **£400** off their electricity bill.

The £400 will automatically be added to your energy account over 6 months, starting in October 2022.

For households with a prepayment meter, the £400 will be added to your meter or vouchers will be given to you. How you'll receive the money will be confirmed nearer the time.

Note: originally, this credit was announced as £200 that had to be repaid. This scheme was abandoned and the £400 **does not have to be repaid.**



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Support to help with rising living costs

Household Support Grant

The government has extended its funding to support vulnerable households in most need of support to help with significantly rising living costs.

Community Energy Plus has been allocated some of this funding to provide energy-related support before the end of September 2022, on behalf of Cornwall Council. At least one third of the funding is for pensioners and a third is for families with children under 18.

If you are struggling to afford to heat your home, please contact us on **Freephone 0800 954 1956** or email: **advice@cep.org.uk**



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Support to help with rising living costs

Cost of Living Payment

If you're on means-tested benefits, you'll receive a one-off payment of **£650** this year, made in two instalments: the first in July and the second in the autumn. This includes households receiving the following benefits:

- Universal Credit
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Pension Credit

The tax-free payment won't count towards the benefit cap and won't have any impact on existing benefit awards.



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Pensioner Cost of Living Payment

If you're a pensioner receiving the Winter Fuel Payment, your household will receive a one-off payment of **£300** this year to help you cover the rising cost of energy this winter.

The tax-free payment will be made as a top-up to your annual Winter Fuel Payment in November/December and for most households, will be paid by direct debit. The payment does not affect eligibility for other benefits.



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Disability Cost of Living Payment

If you have received any of the following disability benefits as of **25th May 2022 or later**, you will receive a one-off payment of **£150** from September, to help with increased additional costs:

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

The tax-free payment won't count towards the benefit cap and won't have any impact on existing benefit awards.



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Support to help with rising living costs

Energy Tariffs

- stick or switch?

While the energy market is still in crisis, there are still no deals cheaper than the Standard Variable Rate (SVR).

As a result, the best option for most householders right now is to do nothing and either stay on a capped tariff or move to it when their current deal ends. We're keeping this under review, so check back in the autumn.

Could you save by switching tariffs?

If you buy your electricity direct from an energy supplier, are you sure you're on the best deal?

Grab a recent energy bill and check out a price comparison and switching service. Ensure you tick the box asking for a full market comparison.

Search online for
**Money Saving Expert
Household Bills advice**



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Help in the winter

Warm Home Discount Scheme

The Warm Home Discount Scheme is a government initiative which provides a one-off discount of **£150** off your electricity bill, which is credited to your energy bill by **31 March** of each scheme year by your electricity supplier, usually during the winter months. If your supplier provides you with both gas and electricity, you may be able to get the discount on your gas bill instead of your electricity bill.

To be eligible for the Warm Home Discount Scheme:

- You must get your energy from a participating energy supplier, as not all energy suppliers are part of the scheme; and
- You must meet the eligibility criteria for the Core Group 1 or Core Group 2 elements of the scheme (see page 11).



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Help in the winter

Claiming the Warm Home Discount: Core Groups

Core Group 1

Each year, a qualifying date in September will be set where, if you meet the following criteria, the discount will be made automatically to your energy account:

- your energy supplier is a participating supplier;
- you or your partner's name is on the energy bill;
- you receive the Guarantee Credit element of Pension Credit.

You don't need to do anything - you'll receive a letter in the autumn or winter to advise you're eligible to receive the discount automatically.

Core Group 2

If you're receiving certain means-tested benefits/ income-capped Tax Credits (see list below) and have high energy costs (assessed using government-held data on your property's characteristics), the discount will be made automatically to your energy account.

- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Income Support
- Universal Credit
- Housing Benefit
- Child Tax Credits and Working Tax Credits
- Pension Credit Savings Credit (PCSC).

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Claiming the Warm Home Discount: switching suppliers

- **If you were with a participating supplier on the qualifying date** and at the time you were eligible under Core Group 1 or Core Group 2, then the supplier you were with will be instructed to pay the Warm Home Discount rebate to you. It is advisable that you contact the supplier you were with to check they still have your contact details and to ask how and when you will be paid the rebate.
- **If you were not with a participating supplier on the qualifying date** and you have now switched to a participating supplier after that date, even though you may be eligible under the Core Group 1 or Core Group 2 element, you will not receive the rebate as part of the Core Groups in the respective scheme year.
- **If you are considering switching suppliers** and looking on energy price comparison sites, then you should see information which informs you if the supplier you're considering moving to is a participating supplier in the Warm Home Discount Scheme or not.

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Help in the winter

Claiming the Warm Home Discount: park home residents

If you live in a Park Home and pay your site owner for your energy, you may qualify for the Park Home Warm Home Discount Scheme, independently operated by Charis Grants Ltd. Funding is limited and all applications are reviewed in order of the date application is received up until the scheme closes. In readiness of the next scheme (anticipated date: September 2022), Charis recommend you register your interest as early as possible here:

www.parkhomeswhd.com

Charis advise that "registering your interest is not an application, but a request to be contacted when your supplier's scheme opens".

If you live in a Park Home and receive bills direct from a national energy supplier, you will no longer be eligible to receive the Warm Home Discount under Core Group 2, even if you have received it previously.

Please contact us on
Freephone 0800 954 1956
if you need further help.



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Find ways to maximise your income

Pension Credit

Pension Credit is a tax-free means-tested benefit for retired people on a low income.

If you are eligible for Pension Credit Guarantee Credit, you can access a host of benefits including Council Tax Relief; financial help with your housing costs; a free TV licence if you're over 75; and help with health costs (free NHS dental treatment, help with the cost of glasses, transport to hospital).

"There's nothing to lose by applying, but potentially a lot to gain – and even if you've previously been turned down, you can make a new claim each year." Age UK

<https://apply-for-pension-credit.service.gov.uk>
or call **0800 99 1234**

Pension Credit comes in two parts:

- **Guarantee Credit** tops up your weekly income to a guaranteed minimum level of **£182.60** if you're single or **£278.70** if you're a couple.
- **Savings Credit** is extra money if you have some savings or your income is higher than the basic State Pension. It's only available to people who reached State Pension age before **6 April 2016**. You could get up to **£14.48** extra per week if you're single or **£16.20** if you're a couple.

Saving energy and money

Find ways to maximise your income

Council Tax Support

If you live on your own, you can claim a discount 25% off your council tax bill.

If a member of your household is 'substantially and permanently' disabled, you could reduce your council tax bill by being put in a lower council tax band.

Council Tax Support helps people who have no income or a low income; or are claiming certain benefits, to pay some or all of their council tax.

You can claim Council Tax Support if you own your own home or rent. You can also claim if you are working or unemployed.

Entitlement to Council Tax Support is based on how much income, capital and savings your household has.

Contact Cornwall Council to check if you're eligible for Council Tax Support and make an application.

[www.cornwall.gov.uk/
benefits-and-support/
council-tax-support/
apply-for-council-tax-
support](http://www.cornwall.gov.uk/benefits-and-support/council-tax-support/apply-for-council-tax-support)
or call **0300 1234 121**



Saving energy and money

Find ways to maximise your income

Housing Benefit

Housing Benefit is for help with rent payments (including ground rent for park home residents) for those who are not working, on a low income or in receipt of other benefits.

www.cornwall.gov.uk/benefits-and-support/housing-benefit
or call **0300 1234 121**

Personal Independence Payment (PIP)

Personal Independence Payment is a benefit for people who may need help with daily activities or getting around because of a long-term illness or disability.

To start your claim, call the PIP new claims phone line on **0800 917 2222**.

They will ask for basic information and then send you a claim form.



I've never asked for help, but this has meant a great deal to my quality of living.

Saving energy and money

Find ways to maximise your income

Attendance Allowance

This is extra income that you can claim if you are over State Pension age and need regular help with your personal care or supervision because of illness or disability.

Search online for Age UK Attendance Allowance or call the Age UK Advice Line on **0800 678 1602**

Carer's Allowance

If you are below the State Pension retirement age and care for someone for at least 35 hours per week and they receive certain benefits, for example Personal Independence Payment or Disability Living Allowance, you could be eligible for Carer's Allowance.

[www.gov.uk/
carers-allowance](http://www.gov.uk/carers-allowance)
or call **0800 731 0297**



I've never asked for help, but this has meant a great deal to my quality of living.

Saving energy and money

Help in the winter

Winter Fuel Payment

The Winter Fuel Payment is a government initiative which provides an annual tax-free payment of **between £100 and £300** to help you pay your heating costs. Payments are generally made between November and January.

The exact amount depends on your age and if other people in your household also qualify. If you were born on or before **25 September 1956**, you are likely to qualify for the winter of 2022-23.

If you have received the Winter Fuel Payment before, then you should receive it again automatically this year. Similarly, if you claim State Pension, you should also receive the payment automatically.

To get started, call the Winter Fuel Payment helpline on **0800 731 0160**. You'll need your National Insurance number and your bank or building society details.



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Help in the winter

Cold Weather Payment

If the average temperature in your area is recorded as, or forecast to be, 0°C or below over 7 consecutive days, then if you're eligible for a Cold Weather Payment, you'll receive **£25** for each 7-day period of very cold weather between 1st November and 31st March.

Eligibility is dependant on you receiving certain benefits. You do not need to apply. If you are eligible for a Cold Weather Payment, this will be paid automatically to you after each 7 consecutive days of cold weather and you should receive the payment within 14 working days.



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Help in the winter

Winter Wellbeing

Ofgem, the energy regulator for Great Britain, announced a price cap designed to protect consumers.

Introduced in 2019, the aim of the price cap was to prevent householders on standard variable tariffs being charged an unfair price by their energy provider for each unit of gas and electricity. The price cap is set by the government every 3 months to reflect wholesale energy prices.

You may see rates quoted in the news, such as £1,971 a year. This reflects a typical household paying by direct debit and gives an idea of the rise in energy rates.

However, the Ofgem price cap sets a limit on the rates you pay for each unit of gas and electricity. So, if you use more energy, you'll pay more.

So, at the last Ofgem price cap announcement in April, the limit rose by an average 54%. For a typical household paying by direct debit, the energy bill will be £1,971/year – a massive increase of £693/year, from its previous level of £1,277/year.

A new price cap will be announced in October 2022. The following price cap will start in January 2023.

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More information

There's much more information online you can access to help you with the cost of living:

Search: **Citizens Advice reducing your regular living costs**
or call **0800 144 8848**

Search: **Cornwall Council support for residents struggling with the cost of living**

Search: **Cornwall Council helping hand**

Search: **MoneyHelper**
or call **0800 138 7777**

Search: **Money Saving Expert cost of living survival kit**

We recognise that a lot of helpful tips and support is now only available online.

Ask at your local library, as they may have a public computer you can use to access the internet.

If you're not confident in searching out information, there are a range of courses and teaching packages available to help people improve their digital skills. Contact:

Age UK's digital skills support service
0800 678 1602

Cornwall Council Adult and Community Education
0300 1231 117

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Energy Actions

Do what you can to save energy around your home and, where you can, **take steps** to become more energy-efficient.

USE LESS

- Turn it off!
- Turn down your thermostat
- Don't use standby
- Use a clothes line outside

BE EFFICIENT

- Understand your energy consumption
- Insulate
- Use LEDs
- Upgrade your appliances

GO LOW CARBON

- Renewables for heating
- Renewables for producing electricity (PV)



SEEK ADVICE BEFORE SPENDING ANY MONEY

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About our advice

The information contained in this supplement does not constitute financial advice. Rates and figures are correct at the time of printing, but are subject to changes beyond our control. Use of this information is at your own risk and we do not accept any liability for any loss incurred in your use of the information.

We recommend you always do your own research to make sure your decisions are right for your specific circumstances.



Please keep this supplement for your reference.



We're Cornwall's energy advice charity and here to help householders in Cornwall stay warm and healthy in their homes. Our friendly advisors are on hand to help. Just give us a call or drop us a line.



Freephone 0800 954 1956



advice@cep.org.uk



www.cep.org.uk

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*The information in this guide is correct at the date of publishing, however some details and funding opportunities are subject to change. Visit our website for the latest guidance.