



Reduction in Universal Credit from end of September 2021 and the Rise in Energy Costs Top Tips

In response to the pandemic last year, a temporary £20 increase to the universal credit payment was introduced by the government. We know that this payment has helped thousands of our kinship carers during a very difficult year. Sadly, the government has confirmed the £20-per-week boost to universal credit will be "phased out" in the autumn and will no longer be payable from October. The exact date the extra £20 stops being paid will vary depending on the day you usually receive universal credit.

Unfortunately, the reduction in universal credit also coincides with the rise in fuel costs this autumn and the end of the furlough scheme. We know that this will be a very anxious and worrying time for our kinship carers and we understand these coming into force will cause very challenging times. Therefore, we have put this fact sheet together with some ideas about how you might be able to increase your income or save fuel on costs before the changes

Budget Planning

If you're worried about how the drop in income will affect your household budget, Money Helper have created a free tool called [Money Manager tool for Universal Credit](#) which can help you create a personalised plan to adjust to the changes.

It covers rent or mortgage payments, managing household bills and where to find extra support and entitlements if you're on Universal Credit.

Entitlement to other forms of help – Click on the links below to see if you are entitled to benefits, special grants or tariffs for those on low income.

- You can check benefit entitlement here:
<https://www.entitledto.co.uk/>
- You can see if you are entitled to any special grants here:
<https://grants-search.turn2us.org.uk/>
- You can check to see if you are entitled to any special tariffs here:
<https://www.moneysupermarket.com/gas-and-electricity/government-schemes/>

Seek help with your debts

If you are struggling with a debt, you may be able to approach your creditor and agree a plan with them to help you pay the money you owe. Most creditors should be able to help you by agreeing things like:

- reducing your payments
- giving you more time to pay
- stopping any interest payment
- keeping you connected to their service even if you owe money - for example your energy, phone or internet

You can use this budgeting tool to help you understand:

National Debtline have an online budget sheet which you can find on their website: <https://tools.nationaldebtline.org/yourbudget/> they also have advice about debts.

Citizens Advice Bureau: have lots of helpful information on their website: <https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/budgeting-tool/>

You can also check Money Helper to find your nearest debt adviser see: www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator

Top tips on how to save energy:

- Turn off standby appliances
- Turn down your thermostat

- Wash clothes at a lower temperature
- Be smarter about water
- Replace your light bulbs to energy efficient lightbulbs.

For further tips on how to save energy please check out Moneysaving Experts guide 'Energy Myth busting spend less on gas and electricity'
<https://www.moneysavingexpert.com/utilities/energy-saving-myths/>

For tips on how to more make your home energy efficient, please visit Simply Energy Advice <https://www.simpleenergyadvice.org.uk/>

Switch to a cheaper Provider

You may be able to reduce your outgoings, for example your energy costs. See links below to compare energy prices:

- <https://www.comparethemarket.com/>
- <https://www.moneysupermarket.com/gas-and-electricity/>
- <https://www.uswitch.com/gas-electricity/>

Grants

If you are having trouble paying a bill or have a debt with an energy company, then your energy supplier may be able to help you. You may be able to apply for a grant from a charitable trust to help with the arrears or clear your debt.

- [British Gas Energy Trust](#)
- [Scottish Power Hardship Fund](#)
- [Ovo Debt and energy assistance](#)
- [Eon Energy Fund](#)
- [EDF Energy Customer Support Fund](#)

Please click on the links for further information on eligibility and how to make an application. If you require and assistance in completing the forms please contact our advice team on 0300 123 7015.

Winter Fuel Payment

If you were born on or before 5 October 1954 you could get between **£100 and £300** to help you pay your heating bills.

To find out how much you and how to claim please visit the govt website <https://www.gov.uk/winter-fuel-payment/eligibility>.

Cold Weather Payment

There is an additional payment to the Winter Fuel Payment, called a Cold Weather Payment.

You will get this payment if the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below over 7 consecutive days.

You will get £25 for each 7-day period of very cold weather between 1 November and 31 March.

The Cold Weather Payment scheme runs from 1 November 2020 to 31 March 2021. The 2020 to 2021 Cold Weather Payment scheme has now ended. You'll be able to check if your area is due a payment when next year's scheme starts on 1 November 2021.

For more information about this allowance check out the govt website <https://www.gov.uk/cold-weather-payment>

Warm Home Discount

The warm home discount is not available to everyone and is only available to assist the most vulnerable energy customers: You could potentially get £140 off your electricity bill for winter 2021 to 2022 under the Warm Home Discount Scheme.

The money is not paid to you - it is a one-off discount on your electricity bill, between September and March,

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the Guarantee Credit element of Pension Credit - known as the 'core group'
- You are on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'

Please note that different energy suppliers have different eligibility criteria, so you should check with your energy provider.

For more information on advice and support:

Visit us at - <https://kinship.org.uk/for-kinship-carers/advice-and-support/>

Email us at - advice@kinship.org.uk

Call our advice line - on 0300 123 7015