



### Useful information, if you are struggling with your living costs.



## Benefits

### Check what you can claim

Use the calculator at: [benefits-calculator.turn2us.org.uk](https://benefits-calculator.turn2us.org.uk)

### Find out more about a benefit

There is an A-Z of benefits you might be able to claim at: [www.turn2us.org.uk/Your-Situation#A-Z](https://www.turn2us.org.uk/Your-Situation#A-Z)

**IMPORTANT: You should never switch benefits without getting independent advice first.** Be aware that some of the old benefits pay more than Universal Credit.

### Universal Credit

Many of our tenants now get Universal Credit. For information about Universal Credit go direct to: [www.turn2us.org.uk/Benefit-guides/Universal-Credit](https://www.turn2us.org.uk/Benefit-guides/Universal-Credit)

### Housing Benefit

You can only make a new application for Housing Benefit if:

- you or your partner have reached the qualifying age for Pension Credit, or
- you were homeless and the council has put you in temporary accommodation.

For more details, go to: [www.turn2us.org.uk/Benefit-guides/Housing-Benefit-\(England-Scotland-and-Wales\)](https://www.turn2us.org.uk/Benefit-guides/Housing-Benefit-(England-Scotland-and-Wales))

Some of our working age tenants still get Housing Benefit – but if you apply for some additional benefits, you will be moved to Universal Credit. **See note above.**

### Apply for benefits

To apply for Universal Credit, go to: [www.universal-credit.service.gov.uk/start](https://www.universal-credit.service.gov.uk/start)

For other benefits, search by topic at: [www.gov.uk](https://www.gov.uk)

Apply for Housing Benefit together with Pension Credit, at: [www.gov.uk/pension-credit](https://www.gov.uk/pension-credit), OR apply through your council's website.

### Shian offers tenancy and welfare support

If you are struggling to pay your rent, or for advice, ask to speak to our Welfare or Tenancy Sustainment Officers. Email [housing@shian.org.uk](mailto:housing@shian.org.uk), or call 020 8985 7120.

### Council Tax Support

Council Tax Support reduces the amount of Council Tax you pay. These schemes are different in different areas.

To apply in Hackney, go to: [hackney.gov.uk/council-tax-reduction-claim](https://hackney.gov.uk/council-tax-reduction-claim) or phone 020 8356 3399.

To apply in Islington, go to: [www.islington.gov.uk/benefits-and-support/council-tax-support](https://www.islington.gov.uk/benefits-and-support/council-tax-support) for the form.

To apply in Haringey, go to: [www.haringey.gov.uk/council-tax-and-benefits/council-tax/discounts-exemptions-and-reductions](https://www.haringey.gov.uk/council-tax-and-benefits/council-tax/discounts-exemptions-and-reductions) and click on the link.

### Help with budgeting and debt

Use the Citizens Advice Bureau's budgeting tool at: [www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget](https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget)

Or download a budget planner at: [www.stepchange.org/portals/0/assets/pdf/budget-planner.pdf](https://www.stepchange.org/portals/0/assets/pdf/budget-planner.pdf)

For advice about debt, go to: [www.citizensadvice.org.uk/debt-and-money/help-with-debt](https://www.citizensadvice.org.uk/debt-and-money/help-with-debt)

For an online debt advice session, go to: [www.stepchange.org/how-we-help/debt-advice](https://www.stepchange.org/how-we-help/debt-advice)

To use a free debt advice tool, or get advice through an online web chat facility, go to [nationaldebtline.org](https://nationaldebtline.org), OR call 0808 808 4000 to talk to an adviser.

Go to Fair Money Advice online at: [www.fairfinance.org.uk/advice](https://www.fairfinance.org.uk/advice), or call them on 020 8988 0627.

Go to Debt Free London at: [debtfree.london](https://debtfree.london) or call them on 0800 808 5700.

### Priority debts

Some debts are more important than others. You should always prioritise paying:

- **your rent – don't risk losing your home**
- your Council Tax – you could be taken to court
- your energy bills
- your phone and internet bills
- your TV licence – you could be taken to court
- any overpaid tax credits or unpaid tax
- court fines and unpaid child maintenance, or
- goods bought on hire purchase or similar schemes.



## Hardship funds

### Discretionary Housing Payments

You may be able to get a Discretionary Housing Payment (DHP) rent top up from your Council.

To apply in Hackney, go to Hackney Money Hub: [hackney.gov.uk/hackney-money-hub](https://hackney.gov.uk/hackney-money-hub)

You will need us to apply for you to Islington's Resident Support Scheme, go to: [www.islington.gov.uk/advice/resident-support-scheme](https://www.islington.gov.uk/advice/resident-support-scheme)

To apply in Haringey, go to: [www.haringey.gov.uk/council-tax-and-benefits/housing-benefit-and-council-tax-reductions/discretionary-housing-payments-dhp](https://www.haringey.gov.uk/council-tax-and-benefits/housing-benefit-and-council-tax-reductions/discretionary-housing-payments-dhp)

### Council crisis funds

For help through Hackney's Money Hub, go to: [hackney.gov.uk/hackney-money-hub](https://hackney.gov.uk/hackney-money-hub)

In Islington, crisis funding is covered by the Resident Support Scheme ([www.islington.gov.uk/advice/resident-support-scheme](https://www.islington.gov.uk/advice/resident-support-scheme)) – contact Shian to help you make an application.

In Haringey, find out about the Haringey Support Fund at: [www.haringey.gov.uk/news-and-events/coronavirus-covid-19-haringey-together/help-and-support-available-residents/haringey-support-fund](https://www.haringey.gov.uk/news-and-events/coronavirus-covid-19-haringey-together/help-and-support-available-residents/haringey-support-fund)

## Funds provided by Shian



### Welfare fund

We can provide one-off payments of up to £200 either to tenants who need essential furniture, or to groups of tenants who want to improve facilities at their estate. Go to our website at [www.shian.org.uk/wp2/our-funds-and-awards](https://www.shian.org.uk/wp2/our-funds-and-awards)

### Covid financial assistance fund

Shian's Covid financial assistance fund offers grants of £50 to £100 to people affected financially by the pandemic. Call us on 020 8985 7120 to find out more.

### Scholarship fund

Awards of up to £500 are available to any tenant or their child (aged 16+) who is on a full-time course. Write to tell us when, where and what you are studying and how you will use the grant.

## Government cost-of-living help

### Energy costs

#### Support for everyone

The Government stopped paying £67 per month towards your electricity bills in April 2023. If you have unused vouchers for your pre-paid meter, you must use them before 30 June 2023. If you have lost or not received vouchers, call your energy provider to get them replaced.

Thankfully, the cap on energy prices is now falling. Standard tariff bills should be lower from July 2023. However, if you have a high fixed rate tariff and/or it rises, you should consider switching to the standard tariff instead.

Because the subsidy has ended, many people will still pay more next winter.

#### Pensioners

You will again get an extra £300 on top of your normal Winter Fuel Payment of £100-300. This will be paid in November or December 2023.

#### People on benefits

You will get £900 if you claim any of the following:

- Universal Credit
- Child Tax, Working Tax or Pension Credits
- Income-based Jobseeker's Allowance
- Income-related Employment & Support allowance, or
- Income Support.

The money is being paid in three amounts, with payments in the spring and autumn of 2023 and the spring of 2024.

#### People with disabilities

You will get an additional £150 in the summer of 2023 if you get:

- Attendance, Constant Attendance, or Disability Living Allowance
- Personal Independence Payment
- Armed Forces Independence Payment
- War Pensioners' Mobility Supplement, or
- Scottish disability benefits.



## Winter fuel schemes

### Winter Fuel Payments

If you were born by 26 September 1956 and you get a state pension or benefits, you will get a Winter Fuel Payment of £100-300 in 2023. For queries, call the helpline on 0800 731 0160.

### Warm Home Discount

People on low incomes may get an additional £150 Warm Home Discount taken off their electricity bill. The scheme is currently closed but will reopen in October 2023.

### Cold Weather Payments

When the temperature stays below 0C for seven days during November to March, people on Pension Credit, Universal Credit, and other benefits for jobseekers, get £25 each week towards their higher energy costs.

## Help if you are struggling to pay energy bills

For advice on energy bills, go to [www.ofgem.gov.uk/information-consumers/energy-advice-households](http://www.ofgem.gov.uk/information-consumers/energy-advice-households)

If you are getting behind with payments, contact your provider to agree a plan you can afford. They may be able to help with advice or grants. You can also use the [charisgrants.com](http://charisgrants.com) website to access funds.

Using the turn2us online grants search at: [grants-search.turn2us.org.uk](http://grants-search.turn2us.org.uk), can also help you find social tariffs and grants in your area.

## Help with water bills

Thames Water has two social tariffs for water.

### WaterHelp

If you are on benefits, with a London household income below £21,749, WaterHelp cuts water bills by half.

### WaterSure

WaterSure can also cap bills for people on means-tested benefits. You will need to be on a water meter and use a lot of water, because:

- you have a large family (three or more children), or
- someone in your household has a medical condition that needs extra water (for example, eczema or psoriasis).

Apply for both schemes at: [www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp](http://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp)

## Help with food

If you're struggling to feed yourself or your family, there is help available.

### Hackney Food Bank

Phone: 020 7254 2464

Email: [info@hackney.foodbank.org.uk](mailto:info@hackney.foodbank.org.uk)

Website: [hackney.foodbank.org.uk](http://hackney.foodbank.org.uk)

Distributes food at five centres. We can refer you, so phone us first.

### Haringey

To find out about food banks and support in Haringey go to: [www.haringey.gov.uk/community/here-help-financial-support/help-paying-food/food-banks-and-food-support-haringey](http://www.haringey.gov.uk/community/here-help-financial-support/help-paying-food/food-banks-and-food-support-haringey)

### Islington Food Bank

Highbury Roundhouse Youth and Community Centre  
71 Ronalds Road, N5 1XB

Phone: 07753 222755

Email: [info@islington.foodbank.org.uk](mailto:info@islington.foodbank.org.uk)

Website: [islington.foodbank.org.uk](http://islington.foodbank.org.uk)

We can refer you, so phone us first.

Also in Islington, **Foodcycle** provides free cooked meals on Wednesdays at 1pm, at New River Baptist Church, 80 Arran Walk, London N1 2TL. All welcome.

### Holiday Activities and Food (HAF) programmes

Under a national programme, councils provide free schemes to keep children busy and fed during school holidays. These programmes are for children aged 5-16, who are eligible for free school meals because their parents are on benefits.

In Hackney, go for details to: [education.hackney.gov.uk/content/holiday-activities-and-food-programme](http://education.hackney.gov.uk/content/holiday-activities-and-food-programme)

In Islington, go for details to: [www.islington.gov.uk/children-and-families/things-to-do/lunch-bunchIn](http://www.islington.gov.uk/children-and-families/things-to-do/lunch-bunchIn)

Haringey, you can apply for schemes online at: [haringey.coordinate.cloud](http://haringey.coordinate.cloud)

### Recipes for cheap and nutritious food

Food poverty campaigner, Jack Monroe – a former food bank user – shows how you can cook and eat well, using the very cheapest budget store staples. For a selection of her costed recipes, go to: [cookingonabootstrap.com](http://cookingonabootstrap.com)



## Social tariffs for broadband

Several UK broadband providers have social tariffs for people on Universal Credit and other means-tested benefits.

**BT Home Essentials:** Various options available. Go to: [www.bt.com/exp/broadband/home-essentials](http://www.bt.com/exp/broadband/home-essentials), or call in to a BT store with your National Insurance number.

**G Network Essential Fibre Optic:** 50Mb broadband for £15 a month. Go to: [www.g.network/home-broadband/essential-fibre-broadband](http://www.g.network/home-broadband/essential-fibre-broadband), phone 0808 196 3661, or email [essentialfibre@g.network](mailto:essentialfibre@g.network)

**Community Fibre:** 20Mb full fibre broadband for £12.50 a month. *This deal is open to everyone. You do not need to be on Universal Credit.*

**Virgin Media Essential Broadband:** *For existing customers on Universal Credit.* 15Mb broadband for £12.50 a month or 54Mb for £20 a month. Apply at [www.virginmedia.com/help/register-for-essential-broadband](http://www.virginmedia.com/help/register-for-essential-broadband)

**Hyperoptic Fair Fibre:** 50Mbps, £15 a month, OR 150Mb, £20 a month (add £3 to either for with evening/weekend landline calls). Go to: [www.hyperoptic.com/broadband/home/price-plans/social-tariff-broadband/](http://www.hyperoptic.com/broadband/home/price-plans/social-tariff-broadband/)

**TalkTalk:** Six months of free broadband for jobseekers on Universal Credit, who have no internet connection. Ask your Jobcentre Plus work coach.



Shian  
Housing  
Association  
Ltd

✉ [info@shian.org.co.uk](mailto:info@shian.org.co.uk)

📞 020 8985 7120

🌐 [www.shian.org.uk](http://www.shian.org.uk)

For the MyTenancy login, go to [shian.mytenancy.co.uk](http://shian.mytenancy.co.uk)

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