

Helping you to manage cost-of-living increases

Higher prices and taxes, together with the loss of the £20 uplift to Universal Credit, and a lack of wage rises, will make things difficult for many of our tenants over the coming months. We will do our best to offer support.



In this issue, we have put together information to help you manage.

We explain what is happening to energy prices and the Government schemes on the way to help you pay (see page 2).

We give advice if you are on a low income (see page 3), by linking you to schemes to help you maximise your income and lower your outgoings.

We include:

- how to check if there are additional benefits you could be claiming
- hardship schemes run by the Council – Council Tax Support, Discretionary Housing Payments and the Local Welfare Assistance fund
- Thames Water's two social tariffs for water, and
- social tariffs available from six broadband providers.

To ask for our help, email us at info@wfha.org.uk or phone 020 8524 6987 and follow the options.

Struggling to pay your rent? Let us help

If you are struggling to pay your rent, please let us know by calling or emailing.

We can help you to:

- reduce your arrears
- claim additional benefits, and
- claim top-up Discretionary Housing Payments (see page 3) that you won't need to repay.

To find out more, call us on 020 8524 6987 and follow the options, or email us at info@wfha.org.uk



What's happening to energy prices?

On 1 April 2022, energy prices are set to rise by 54%. Unless you have a fixed-price deal, your charges will rise by half.

In October 2022, energy prices are expected to rise another 20%.

Energy prices are not expected to fall until April 2023.

These prices are similar across the whole energy sector. This means that you cannot get a better price by switching supplier or by opting to take up a new fixed-price deal.



Government help

The Government has announced two plans to help you pay your energy bills this year.

1. Council Tax rebate

If your Council Tax is in bands A to D, your annual bill in April 2022 will include a £150 rebate. This is to help you pay for higher energy over the coming months.

This rebate will not apply if your household does not have to pay council tax. But, if your income is low, you may be able to make a claim from the Council instead.

2. Energy bills rebate

In October 2022, everyone will get £200 (or a credit note) taken off their electricity bill. If you are on prepay, you will get this through your smart meter, or you will be sent a voucher or cheque instead.

However, from April 2023, every electricity bill will include a new £40 annual charge. This will be added for five years.

Help with energy bills

For advice go to 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.

Use the online grants search at: grants-search.turn2us.org.uk, to find social tariffs from providers and grants from charities.

Winter fuel schemes

Winter Fuel Payments If you were born by 26 September 1955 and you get a state pension or benefits, you will get a Winter Fuel Payment of £100-300. For queries, call the helpline on 0800 731 0160.

Warm Home Discount People on low incomes may get a £150 Warm Home Discount taken off their electricity bill. Funds are limited this winter, but more households will qualify in future. Call the helpline on 0800 731 0214.

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, will get £25 each week towards their higher energy costs.

Advice if you're on a low income

Are you getting the right benefits?

Check which benefits you can claim, by using the calculator at: benefits-calculator.turn2us.org.uk

You can find more details about a particular benefit and how to claim it, by using the A-Z list at: www.turn2us.org.uk/Your-Situation#A-Z

There is lots of useful information on this website about **Universal Credit** and **Housing Benefit**.

Hardship support from the Council

Council Tax Support reduces the amount of Council Tax you pay. To apply in Waltham Forest, go to: www.walthamforest.gov.uk/council-tax/discounts-exemptions-and-reductions/discretionary-council-tax-hardship-scheme

Discretionary Housing Payments are temporary rent top-ups for people who get Housing Benefit or the Housing Element of Universal Credit. To apply in Waltham Forest, go to: www.walthamforest.gov.uk/benefits-and-money-advice/housing-benefit-support-and-guidance/discretionary-housing-payments

Waltham Forest's **Local Welfare Assistance** scheme offers vouchers and referrals for people in the most serious financial hardship, who cannot afford basic essentials. To apply, go to: www.walthamforest.gov.uk/benefits-and-money-advice/help-and-advice/local-welfare-assistance-household-support-fund-lwa

Help with water bills

Thames Water has two social tariffs for water.

- **WaterHelp** cuts water bills by half for households on very low incomes.
- **WaterSure** caps bills for others on benefits, who are on a water meter and who either have three or more children under 19, OR a household member with certain medical conditions.

Download the forms for both schemes at: www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp



Social tariffs for broadband

Several London broadband providers have social tariffs for people on Universal Credit and other benefits. The deals below are correct at the time of writing, but you should check and compare with other deals on offer before entering a contract.

BT Home Essentials: 36Mbps broadband + 700 call minutes, £15 a month; OR 67Mbps broadband + unlimited calls, £20 a month; OR calls-only, £10 a month. Go to www.bt.com/exp/broadband/home-essentials, or go to a BT store with your National Insurance number.

G Network Essential Fibre Optic: 50Mbps broadband for £15 a month. Phone 0808 196 3661, or email essentialfibre@g.network

Community Fibre: 10Mbps broadband for £10 a month. Call 0800 082 0770 or email covidhelp@communityfibre.co.uk

Virgin Media Essential Broadband: For existing customers on Universal Credit. 15Mbps broadband for £15 a month. Apply at www.virginmedia.com/help/register-for-essential-broadband

Hyperoptic Fair Fibre: 50Mbps, £15 a month; OR 150Mbps, £25 a month (add £3 to either for evening/weekend landline calls). Call 0203 318 3209 or email support@hyperoptic.com



How we can help

If you need help with any of the issues raised in this edition of the newsletter, you are welcome to email us at info@wfha.org.uk or phone us for advice on 020 8524 6987 and follow the options.



Waltham Forest Housing Association

The Energy Centre, 31 Church Hill
Walthamstow, London E17 3RU

Email us at:

- info@wfha.org.uk (general queries)
- repairs@wfha.org.uk (repairs), or
- complaints@wfha.org.uk (to make a complaint).

During office hours (weekdays, 9am to 5pm), call us on 020 8524 6987, then select:

- Option 1 for repairs
- Option 2 for housing management (to pay your rent, talk about benefits and other housing issues)
- Option 3 for finance (to set up or change a direct debit)
- Option 4 for governance (Tenant Scrutiny Panel and tenant survey questions or queries).

For a non-gas emergency outside office hours, call our emergency contractors on 020 8524 2822.

Out of hours, if your gas heating system fails in severe weather and you have no alternative, call Swale Heating on 01795 503 365.



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Safety first – visiting head office is by appointment only

We are still limiting the number of people at head office, so visits to our offices are by appointment only. Please call us on 020 8524 6987 for an appointment.

Help with budgeting

A simple budget, where you set out your income and regular spending can really help you get control of your finances. There are lots of free resources online.

For example, why not try:

- the Citizens Advice Bureau's online budgeting tool at: www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget, or
- downloading and completing the paper budget planner at: www.stepchange.org/portals/0/assets/pdf/budget-planner.pdf

Help sorting out debt

If you are struggling with debt, you can get free help.

There is good online advice available at: www.citizensadvice.org.uk/debt-and-money/help-with-debt

For an online debt advice session with an advisor, go to: 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.

You can also call the National Debtline to talk to an advisor on 0808 808 4000.

Stay safe as Covid rules end

The Government has ended all formal Covid restrictions – but says the pandemic is not yet over.

Thankfully, we are currently seeing fewer deaths and hospitalisations, thanks to high vaccination levels and Omicron being a milder illness.

However, case numbers are still high, with around one in 25 people sick with the virus,

The official advice recommends that you still:

- keep rooms well ventilated
- wash your hands regularly
- avoid passing Covid on, and
- use masks in enclosed and crowded spaces.

