

- **Sunlight**

This can warm your home during the day so open your blinds and curtains if the sun is shining. Closing your curtains as soon as dusk falls will maximise your house's potential to retain that heat.

- **Glazing for single glazed homes**

There is a special film that you can put across windows that can imitate the same effect.

- **Make space around your radiators**

Try and avoid placing large pieces of furniture in front of radiators. You could pull your sofa out just temporarily while you are using the room. This will help prevent the heat being absorbed by the sofa.

- **Cover bare floorboards**

Floors account for as much as 10% of heat loss if they're not insulated. Rugs and blankets can help prevent this but if there are cracks or gaps in the flooring it's a good idea to fill with a silicone-based filler.

## Practical tips for saving energy

There are a few things we can all do around the home to which can help save energy. These small changes can save you more money than you think.

- If you turn down your main thermostat just one degree, it will cut your heating bills straight away and you may not feel any difference.
- Fitting low energy bulbs whenever you replace them can cut your electricity bill
- We have many electrical devices in our homes. When not in use, savings can be made by switching off at the wall and not leaving on standby.
- Use a bowl for washing up. Filling a smaller bowl uses less water and energy than running the tap for longer for a larger sink.
- Boiling water in a kettle can use a lot of electricity. If it's just you for tea, boil enough for what you need. It costs less.
- Reduce washing machine use. Try to reduce your wash loads by one less a week and make sure you maximise use by washing a full load. Reduce tumble dryer use and dry outside if possible.
- Ask all the family to reduce the shower time by just one minute. A shower uses less water and energy than running a bath.
- It goes without saying but turning off lights that are not needed will contribute to saving energy and cost.
- Smart meters are good for monitoring use and can be linked to an app. Seeing the effect of turning off devices and heating down helps us to be efficient.
- If you have an Economy 7 meter, this type of heating can make good savings by using their cheap rate at night. Charging power packs and laptops overnight for use in the day.



# Are You Struggling with the rising cost of living?

**You are not on your own, we are here to help...**

**Here you can find advice, tips, available support and information that may help if you are struggling. To access this document electronically go to the MBC website and search 'Cost of Living' advice.**

## Financial help for energy bills

Residents are understandably worried about the high energy prices and rising bills they will see this winter. If you are worried about the rising cost, we have put together some information to help you in finding financial support, debt advice and practical tips for saving energy in the home.

**Please be aware that many of the following payments are issued by the Department for Work and Pensions and not Maidstone Borough Council. Further information and links can be found at the following website.**

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



## Debt advice

If you have debts, it is important to seek help and not ignore the problem. There are organisations that can guide you with receiving help.

The **Breathing Space Scheme** is a government scheme that can relieve some of the pressures and stress of being in debt. If you are eligible your creditors are informed and must suspend collection, interest or enforcement for up to 60 days.

For more information go to:

<https://www.gov.uk/government/publications/debt-respite-scheme-breathing-space-guidance>

**Money Helper** offer free and impartial guidance for money issues you may be having as well as support for benefits and work.

## Households on some benefits will receive £650 from Department for Work & Pensions (DWP)

Households that receive certain benefits will receive a payment of £650, as part of the wider **package of support announced by the Government** to help with the cost of living crisis.

The DWP will make the payment in two lump sums - the first of £326 from July 2022, the second will be paid in the autumn, and this will go directly into the account you receive your benefits into. Those who receive tax credits only will receive their payments from HM Revenue & Customs (HMRC), not the DWP, and these will follow shortly after the other payments.

If you're on any of the following benefits, you need to have received a payment on any date between 26 April and 25 May 2022 to qualify:

- **Child tax credit**
- **Income-based jobseeker's allowance**
- **Income-related employment and support allowance**
- **Income support**
- **Universal credit**
- **Working tax credit**
- **Pension credit**

If you're on pension credit, to get the first payment you'll need to have been claiming by 25 May 2022.



## Making your home energy efficient

Loft and cavity wall insulation and an efficient boiler can be a way of cutting bills and many of the energy providers offer help to people on certain benefits. If you are eligible, you could get **free insulation or a grant** to replace an old boiler.

## Practical tips for keeping your home warm

It's often not possible to install double glazing or update an inefficient heating system as it is very costly. So, what can be done cheaply and quickly to keep your house warm?

### • **Doors**

Thick curtains at windows and external doors are a great way to protect your house from losing heat. Keep internal doors closed to keep the warm air in and the cold air out.

### • **Open fireplaces**

If you have an open fireplace that you don't use, consider a chimney balloon. For around £20 a chimney balloon works by being placed inside the chimney hole, just out of sight. It's then inflated until it completely shuts out any incoming cold air or escaping heat.

### • **Smaller drafts**

Do not forget areas such as letterboxes, keyholes, under doors and cat flaps. Draft excluders are available in many forms of covers, brushes and door cushions or try your hand at a DIY draft excluder an easy craft activity that children can get involved with.

### • **Tin foil**

This is an effective way to prevent unnecessary heat loss from radiators, particularly on those attached to external walls. Placing foil behind the radiator prevents heat disappearing through the wall by reflecting it back into the room, Foil specially designed for the purpose can be bought for under £10. You can use good quality kitchen foil, but this is slightly less effective.



## Help pay your bills using your benefit

If you find it difficult to budget and prioritise your bills, you can ask to have bills paid directly from your benefits. This is called Third Party Deductions.

You can [find out more on GOV.UK](#).

### Other support

- **[Warm and Safe Homes Advice \(WASH\)](#)** - A free support service providing advice to householders in England and Wales on their energy bills and keeping warm and safe in their home. They can also help with benefits advice and income.
- **[Simple Energy Advice](#)** - Independent advice service to help you reduce your energy bills and keep your home warmer.
- **[Energy Saving Trust](#)** - Energy saving advice to make your home more efficient and reduce bills.
- **[Citizen Advice Maidstone](#)** - Independent advice for residents.



## Households to receive £400 grant this winter to help with rising energy bills

As part of the Government's 'cost of living support' package all households with a domestic electricity meter will get a £400 energy grant.

This will be automatically paid by your supplier between October 2022 and March 2023. The payment will come as six separate payments - £66 in October and November, then £67 for the remaining four months. How it's paid depends on how you pay for your energy:

- **Monthly direct debit customers**  
You'll get the grant automatically, as a deduction on your monthly payment, or as a refund into your bank account shortly after your direct debit payment is taken each month.
- **Standard credit customers**  
This includes those who pay by cash, card or cheque after receiving a monthly or quarterly bill. You'll get the payment automatically - in the first week of each month between October 2022 and March 2023. It'll be added as credit to your account.
- **Smart prepayment customers**  
You'll get the grant automatically as credit applied directly to your meter in the first week of each month.
- **Traditional prepayment customers**  
For these customers, the grant ISN'T automatic, but you will receive vouchers that you need to redeem. You will need to ensure your supplier has up-to-date contact details for you to receive six separate vouchers via text, email or post - which you'll need to redeem by topping up your electricity meter as normal in a shop or post office.

These vouchers will have an expiry date, so it is important to redeem them before they expire.



## Financial help from Maidstone Borough Council

If you are the only adult living in your house, you may be entitled to a 25% discount on your yearly Council Tax bill. There are also a number of [discounts you may be able to apply for](#).

You may qualify for [Council Tax support](#) which is a benefit if you are on a low income.

[Discretionary Housing Payments](#) (DHP) is a benefit that helps you pay your rent if you are struggling with your finances. It can also be for help towards housing costs, deposits or moving.

[Exceptional Hardship Payments](#) (EHP) are there to help residents who are getting Council Tax support and are facing exceptional hardship, where the support we're already providing doesn't meet the full Council Tax amount.

The [Kent Support and Assistance Service](#) (KSAS) may be able to help you if you are having serious difficulties managing your income due to a crisis or if you are facing exceptional pressures because of an emergency.

Maidstone Borough Councils' benefits pages can be found here:

<https://maidstone.gov.uk/home/primary-services/benefits>.



## Winter fuel payment for older people

Every household with someone born on or before 26 September 1955 is entitled to help towards their winter energy costs. Under the government scheme, provided you lived in the UK for at least one day between 20 and 26 September 2021, regardless of income, you are entitled to a one off [winter fuel payment](#) of between £100 and £300.

This year, cost of living package includes a one-off £300 top-up to the winter fuel payment, so eligible residents could receive up to £600. This will be paid automatically in November or December.



## £150 support for some in receipt of disability benefits

Some people on certain disability benefits will receive a one-off payment of £150 in September. This will be paid straight into the account you currently receive your benefits into and is designed to help towards the cost of specialist equipment and food, and increased transport costs.

To qualify, you must be receiving, or have begun an eventually successful claim as of 25 May 2022 for, one of the following benefits:

- **Armed forces independence payment**
- **Attendance allowance**
- **Constant attendance allowance**
- **Disability living allowance**
- **Personal independence payment**
- **Scottish disability benefits**
- **War pensioners' mobility supplement**



## Advice if you are struggling to pay your bills

If you are finding it difficult to pay your energy bills or falling behind with payments, it is important you **contact your energy supplier** as soon as possible. There are rules from regulator Ofgem that mean your supplier must help you. This will normally be by agreeing a payment plan that you can afford.

There are a range of options suppliers could offer if you are struggling, including:

- **A full payment plan review**
- **Affordable debt repayment plans**
- **Payment breaks (only suitable for those with a temporary drop in income)**
- **Payment reductions**
- **More time to pay**

What help you can get is decided on an individual basis but repayment must be based on your ability to pay. Get in touch with your supplier as soon as possible.



### Prepayment meters

If you are struggling to find the funds to top up your meter, your energy provider is obliged to offer you help too. Contact them as soon as possible if you cannot afford to top up.

#### Options to remember:

- **Emergency credit by your meter**

All suppliers offer small amounts of emergency credit. You can usually get £5. This option is usually accessed by your meter and becomes available when you have little or no credit left. Your supplier will be able to tell you how it works if you are not sure. You will need to pay this back when next you top up.

- **Friendly credit**

This is there to protect you if you start running out of credit when the shops are closed. It means you won't be cut off at certain times like evenings, weekends, and bank holidays. You will need to pay for what you use in this time the next time you top up.

Prepayment customers who are having debt recovered can check the rate and frequency at which this is recovered, this can be discussed if it is causing hardship.

- **Hardship funds**

There are charitable trusts and funds that can help if you are in debt and struggling to repay energy costs or boiler repairs. There are eligibility requirements, but those with the greatest need are prioritised on a case-by-case basis.

#### What to do if you think your meter is wrong

Meter faults are rare. But there could be a problem with your meter if:

- **You are paying more than usual after taking account of price increases**
- **You get a bill you weren't expecting**
- **Your prepayment meter is showing an error message**

Your supplier is responsible for making sure your meter works properly. You should contact your supplier to investigate the problem with your meter. They can arrange for it to be tested.

## Warm home discount scheme

You may be able to get help towards your electricity bill in winter with the **Warm Home Discount Scheme**.

It's a one-off discount on your electricity bill for some customers to help vulnerable people in the UK pay for their energy each winter. Qualifying households can receive £140 off their bill or as prepay credit, most of these have paid out for this year and the scheme will reopen late summer for next winter.

For more information go to:

**[www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)**

