

# The Cost of Living Crisis

A Guide to Help You Navigate the  
Support Available



Releasing potential in the community

*"You showed that even at the time of being hopeless, there was a little light at the end of the tunnel."*

**ClementJames client**



# Contents

**Page 1 - Introduction**

**Page 2 - Government Support**

**Page 3 - Local Authority Support**

**Page 5 - Energy and Utility Bill Initiatives**

**Page 6 - Debt and Budgeting Support**

**Page 7 - Food Banks and Food Support**

**Page 9 - Other Support Available**

# Welcome to The ClementJames Centre's Cost of Living Guide

The Information, Advice and Guidance (IAG) service at The ClementJames Centre is an advice service offering support with a range of day-to-day issues.

Our IAG team has created this guide to help you identify and understand the support available to you during the Cost of Living Crisis. We understand that this can be a really difficult time, so we hope that this document can take away some of the stress and uncertainty caused by the Crisis by providing you with useful information, advice and guidance to help you get the support that you are looking for.

Throughout this document there are handy links to help you access the support discussed, which are **highlighted in orange and underlined**. Clicking these links will take you to the webpages for the support discussed.

# Government Support

**Council Tax Rebate (£150)** - This payment was automatically transferred for Direct Debit payers in April 2022 and is subject to application for people on Band A-D. Most people have now been paid.

**Cost of Living Payment (£650)** - If you are on tested benefits, you will receive this payment in two instalments (July and November). This payment will be tax-free, will not count towards the benefit cap, and will not have any impact on existing benefit awards. You need to have been claiming applicable benefits pre-April 2022 to get both instalments or before August 2022 to get only the second one. Between 2023 and 2024, an additional £900 will be given in instalments. Dates are not yet confirmed.

**Pensioner Cost of Living Payment (£300)** - You will be eligible for this payment if you are over State Pension age (aged 66 or above) between 19th – 25th September 2022, and you receive the Winter Fuel Payment. There will also be an additional £300 between 2023 and 2024 to help with bills.

**Disability Cost of Living Payment (£150)** - A one-off payment from 20th September 2022. You need to have been claiming since May 2022. ESA (Employment Support Allowance) is not included as a qualifying benefit for this payment. An additional £150 will also be given between 2023 and 2024.

You can report a missing payment (only Cost of Living and Disability Cost of Living Payments) if you think you should have had one of the following payments but cannot see it in your bank, building society or credit union account. This can be done [here](#).

For the payments due in 2023-24, the Department for Work and Pensions will provide further details on timings and eligibility dates in due course. The payments will be tax free and will not have any impact on existing benefit awards.

# Local Authority Support

## Royal Borough of Kensington and Chelsea

**Household Support Fund** - There is help available for residents of the borough struggling with household bills, food and clothing. There is no application process. Eligible households should be contacted by their local authority.

- a) Families entitled to Free School Meals will receive £3 per week-day, per pupil, during the school holidays
- b) Residents of pensionable age in receipt of Council Tax Reduction, Housing Benefit or Universal Credit Housing Costs will receive a payment of £150
- c) Care Leavers living in their own accommodation in need of subsistence support will receive a £100 grant
- d) Vulnerable families known to Family Services in need of subsistence support will receive a £50 grant
- e) Vulnerable families with no recourse to public funds and those placed in hotels by the Home Office will receive £100

**Free School Meals Applications (FSM)** - These are borough specific and are usually available to families that can prove they are in receipt of benefits. In Kensington & Chelsea, in order to check eligibility and apply for FSM, you are advised to contact the school directly.

**The Pocklington and Thomas Huggett Apprenticeship Aid Fund Trust** - A grant available to RBKC residents who require support to purchase school uniform or clothing for a young person leaving school for a specific profession/trade. Application forms can be found [here](#).

**Cost of living Support Hub** - An online hub with useful information about the Cost of Living Crisis, including a benefits calculator and discounts and offers available to low income families. More information can be found [here](#).

## City of Westminster

**Cost of Living Support Hub** - An online hub with useful information about available support in Westminster, including food banks, debt advice and access to mental health support. More information can be found [here](#).

**Free School Meals Applications** - These are borough specific and are usually available to families that can prove they are in receipt of benefits. Applications for children attending schools in Westminster can be found [here](#).

## Hammersmith & Fulham

**Household Support Fund** - A household support fund to help people in need with things such as energy bills and food. While you cannot apply directly for the Household Support Fund, you can call the Community Connect team on **0800 145 6095** for more details.

**Free School Meals Applications** - These are borough specific and are usually available to families that can prove they are in receipt of benefits. Applications for children in Hammersmith and Fulham can be found [here](#). They may also be able to offer support with **school clothing grants** and **healthy meal allowance**.

# Energy and Utility Bill Initiatives

**Energy cap** - The previous price cap was £1,971 a year at typical use, and was due to rise to £3,549 a year (and likely £5,400 a year in January). A new price guarantee has been introduced starting on 1st October 2022, and for someone on typical use this will be £2,500 a year, lasting for two years.

**Energy Bills Support Scheme (£400) from October 2022** - Energy suppliers will credit this money into Direct Debit accounts while customers with prepayment metres will have the money applied to their metre or paid via a voucher. The £400 will be divided into £63 payments every month for 6 months.

**Fuel Direct** - For one year, from 1st April 2022, energy suppliers can no longer request new deductions or increased payments from an individual's benefit to pay for ongoing fuel consumption. You can still request deductions for ongoing consumption payments if you **choose** to do so, or increase any existing payments. The reason for this change is to give you greater control over what could be significant deductions from your benefit, during a period of unprecedented energy prices.

**Winter Fuel Payments** - In the winter months, pensioners can get between £100 and £300 to help pay their heating bills. This winter, they will also receive an extra, one-off £300 Pensioner Cost of Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment. Eligibility can be checked [here](#).

**Cold Weather Payments** - £25 extra a week if you're getting certain benefits is available during the winter when the temperature is zero or below for more than seven days. Eligibility can be checked [here](#).

**Warm Home Discount** - This autumn, nearly three million low-income households are eligible for a £150 rebate on their winter electricity bills. Eligibility can be checked [here](#).

**Thames Water Project** - They are providing one-to-one budgeting advice, support accessing hardship funds and help in applying for grants to pay off water debts. This can be accessed by calling the Gateway helpline at CAB on **0808 278 7834**.



# Debt and Budgeting Support

**Nucleus Legal Advice Centre** - Providing access to justice for members of the community through the provision of information, advice, assistance and representation. They also have a specific Debt and Money support programme.

- Address: **298 Old Brompton Road, London, SW5 9JF**
- Phone: **020 7373 4005**
- Email: **[advice@nucleus.org.uk](mailto:advice@nucleus.org.uk)**

**Crosslight** - A charity providing free debt and money advice to those in difficulty. They work in multiple areas in London and provide casework to people facing arrears, bailiffs, etc. They are now working over the phone and in person, and will accept self-referrals and referrals from other agencies.

- You can call on **020 7052 0318** Monday to Friday, 9.30am to 5pm
- You can self-refer for support through their online form **[here](#)**

**National Debtline** - A charity which gives free and independent debt advice over the phone and online. They can be contacted via a WebAdviser or on this Freephone number: **0808 808 4000**.

**StepChange** - They provide free, confidential and expert debt advice and money guidance. The online debt advice service is available 24 hours a day, 7 days a week, but they also have a debt advice helpline on **0800 138 1111**, open Monday to Friday, 8am to 8pm and Saturday, 8am to 4pm.

**Debt Advice Foundation** - If you have a debt problem, Debt Advice Foundation can help you understand which options are available to you and will recommend the debt solution that is right for your situation. Call for FREE debt advice on **0800 0434 050** Monday to Friday, 8am to 6pm.

**Debt Advice Locator** - MoneyHelper has a debt advice locator where more agencies providing debt and money support can be found. There is information for online, telephone and face-to-face services **[here](#)**.

# Food Banks and Food Support

**The Trussell Trust** - Community organisations aimed at supporting people who cannot afford the essentials in life. In order to get help from the food bank you will need to be referred with a voucher. You will get a minimum of three days worth of nutritionally balanced, tinned and dried food.

- Some Trussell Trust foodbanks also offer in-person support e.g. CAB adviser, counselling, referrals to Healthy Start Vouchers, legal advice, etc.
- Delivery is very rare post-Covid. In most cases you will be asked to collect the food in person unless you have very severe mobility issues and no friends or family can collect it on your behalf
- Let The ClementJames Centre know if you are facing an emergency and need a food bank voucher

**The Rose Vouchers for Fruit & Veg Project** - This project helps families on low incomes to buy fresh fruit and vegetables and supports them to give their children the healthiest possible start. This is relevant for Hammersmith & Fulham residents, but they also cover a few other areas in London.

- A family receives £3 of Rose Vouchers for each child, every week, or £6 if the child is under one
- Rose Vouchers are for families with young children (under 5), and pregnant women, and are given out by local children's centres, family centres and some community organisations
- You can find the nearest centre [here](#) and can call them directly to find out more information about eligibility and how to register for the vouchers

**Healthy Start Vouchers** - If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk. Eligibility and the application page can be found [here](#).

**The Upper Room** - This is located in Hammersmith & Fulham. They run a UR4Meals service in a warm and welcoming environment from which they serve hot, freshly made meals every weekday between 3pm and 6pm. Anyone can access this service with no questions asked, all year round. They can also supply toiletries, clothing and bedding, and assist those in crisis to find immediate solutions. Their partners from Citizens Advice, Glass Door (housing advice) and Lawstop are based on site with them throughout the week to find solutions for you.

- Address: [St Saviour Wendell Park Church, Cobbold Road, London, W12 9LN](#)
- Email: [uradmin@theupperroom.org.uk](mailto:uradmin@theupperroom.org.uk)
- Phone: [020 8740 5688](tel:02087405688)

**Bay20** - Provide hot takeaway meals on Thursdays from 2pm to 4pm. Tea and coffee available Monday to Friday from 11am to 4pm, sometimes with pastries.

- Address: [Bay 20, 71 St Marks Road, London, W10 6JG](#)
- Email: [info@bay20.org](mailto:info@bay20.org)
- Phone: [020 3579 0384](tel:02035790384)

**Response Community Project** - Provide food parcels for collection for anyone living in South Kensington. Call to arrange an appointment. The Community Collection food bank runs on Thursdays, 11am - 1.30pm and Saturdays, 2pm - 3pm.

- Address: [300 Old Brompton Road, London, SW5 9JF](#)
- Email: [info@responseprojects.org.uk](mailto:info@responseprojects.org.uk)
- Phone: [020 7370 4606](tel:02073704606)

**KCSC Food Bank Information** - A list of local food banks and other organisations which provide food-related support in Kensington and Chelsea. Information is updated every two weeks and can be found [here](#).

## Other Support Available

**Lightning Reach** - A collaborative online portal which aims to enable people in financial hardship to find and apply for a personalised range of support from multiple providers, when they need it. This is a service for you to access directly [here](#).

**Cheaper broadband and phone packages** - Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband. They're delivered in the same way as normal packages, just at a lower price. A list of social tariffs available can be found [here](#).

**Cash First** - Cash available to residents experiencing financial difficulties. You can get a code to retrieve the money directly from the ATM. These organisations can also provide advice and help apply for fuel grants to cover energy bills:

- Citizens Advice Bureau can help with this directly. We can refer you to CAB, or if you already access your local food bank you can speak to the adviser there and they will process this
- World's End Neighbourhood Advice Centre - call on **020 7351 5749**
- Nucleus - call on **020 7373 4005** or email [advice@nucleus.org.uk](mailto:advice@nucleus.org.uk)
- Age UK - call on **020 8969 9105**

**MoneyHelper Online Guidance** - The Money and Pensions Service has updated the information on their MoneyHelper website to include information on how to make squeezed incomes go further, support coping with job loss and redundancy, and tailored money guidance for the self-employed. You can access their Bill Prioritiser Tool [here](#).

**Children in Need Emergency Essentials Winter Support Package** - Children in Need have created a new grant route to help families purchase a package of smaller essential items for their children (eg. clothes, blankets, air fryers, slow cookers, etc), which have been selected with the aim of reducing household energy consumption, or to help households to not use any energy at all. If you're interested, The ClementJames Centre can help you apply for this.

**Westway Trust Cost of Living Crisis Clinic** - A free service helping you to make successful applications for welfare benefits, challenge decisions about your benefits or make appeals through legal representation. To book an appointment:

- Register: [use this form to refer to yourself or someone you know here](#)
- Phone: **0300 102 8475**
- Address: **Westway Trust, 1 Thorpe Close, W10 5XL**

**Green Doctors** - They help you to stay well and warm at home, and save money on your household energy and water bills. Book your free phone consultation by completing this [form](#).

**Westminster CAB Advice Shop** - Westminster residents can now book face-to-face and Zoom appointments with a few local organisations including Shelter, CAB, Age UK, Carers Network, The Passage and Z2K, for an initial assessment.

- Information about locations, times and how to book an in-person appointment can be found [here](#)
- Information about Zoom appointments can be found [here](#)



To find out more about the services we provide, please visit our website [www.clementjames.org](http://www.clementjames.org), call us on **020 7221 8810**, or email [reception@clementjames.org](mailto:reception@clementjames.org)

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