

# Benefits Series

## Help with the cost of Living

Date: April 2024 | Information updated regularly

Please see our website for up-to date information: [www.downs-syndrome.org.uk](http://www.downs-syndrome.org.uk)

If you have questions or concerns, contact the DSA Helpline's Benefits Adviser:

- Monday & Thursday 10am-4pm, Tues & Weds 10am-12.30pm
  - Telephone: 0333 1212 300
  - Email [info@downs-syndrome.org.uk](mailto:info@downs-syndrome.org.uk)
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In response to rising costs we have put this information together. The government announced additional help which is detailed below marked \*

All DSA links which give a little more detail can be found from the link below.

<https://www.downs-syndrome.org.uk/about-downs-syndrome/lifes-journey/benefits-finance/>

The government has a page called **Help for Households** which you may find helpful

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

**Household Support Fund.** You may be able to get help from your council, with things like energy and water bills, food and essential items and also food vouchers to families during the school holidays. This fund has been extended for an additional 6 months beginning 1<sup>st</sup> April 2024

<https://www.gov.uk/cost-living-help-local-council>

Martin Lewis moneysaving site is an excellent source for all things money saving. It is ad free.

<https://moneysavingexpert.com>

## Additional Cost of Living Payment \*

**For those on means tested benefit**, this latest £900, was made in 3 instalments, the first £301 between April 25<sup>th</sup> and May 17<sup>th</sup> 2023, the second £300 due between 31 Oct and 19 Nov 2023 and a final payment of £299 was paid at the beginning of Feb 2024.

For those on tax credits, payments will be made by HMRC on these dates. It will not be counted as income or deducted from any future benefit.

Pensioners received an additional £150 -£300 if they already receive the Winter Fuel Payment detailed below (they currently receive between £200 to £300) effectively doubling this year's payment. This was paid with the normal payment from November 2023.

Those receiving disability benefit such as PIP, ADP,DLA,CDP,AA will received an additional £150 **Disability Cost of Living** Payment between 20 June and 4 July 2023.

All payments are exempt from tax and not counted toward or affecting benefit. They will be paid directly from the government.

### **Wales – Winter fuel support scheme**

If you are experiencing financial hardship, you can apply to the Discretionary assistance fund

<https://www.gov.wales/discretionary-assistance-fund-daf>

## Heating your home

### Help with Energy -Warm Home Discount scheme

Some energy providers can help vulnerable people on low incomes.

Generally, this scheme is for:

- those age 75 or over who receive the guaranteed credit element of pension credit.
- and those on a low income.

However, you can still ask your energy supplier if they are able to help. There are around 18 energy providers in this actual scheme. This is called the warm homes discount scheme and

it does not affect the cold weather or the winter fuel payment. For more information you can go to the government website: [gov.uk/the-warm-home-discount-scheme/overview](https://www.gov.uk/the-warm-home-discount-scheme/overview)

## Cold weather payment

You may get Cold Weather Payments if you're getting:

- Pension credit
- Income support
- Income based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Universal credit

Payments are made when your local temperature is either recorded as, or forecast to be, an average of zero degrees Celsius or below over 7 consecutive days. You should receive this payment if within your benefit you receive an amount for:

- a severe or enhanced disability premium
- a pensioner premium
- a child who is disabled
- Child Tax Credit that includes a disability or severe disability element
- a child under 5 living with you

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

You should automatically receive these payments but ring your job centre if you qualify and have not received them. If you receive universal credit, call on 0800 328 9344.

[gov.uk/cold-weather-payment](https://www.gov.uk/cold-weather-payment)

## Winter Fuel Payment

You could get between £100 and £300 tax-free to help pay your heating bills if you were born on or before 25 September 1957. This is known as a 'Winter Fuel Payment'.

\* An extra amount is payable just for the year 2023/4. This is called the '**pensioner cost of living payment**'. This will be paid in addition to the winter fuel payment. This extra amount depends on your circumstances, and you can check on the link below.

<https://www.gov.uk/winter-fuel-payment/how-much-youll-get>

Most payments are made automatically between November and December. You should get a letter advising you in October or November and your money by Christmas if eligible.

You usually get a Winter Fuel Payment automatically if you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction or Child Benefit).

If you qualify but don't get paid automatically, you'll need to make a claim, please ring Winter Fuel Payments helpline for new claimants:

- Telephone: 0800 731 0160
- Textphone: 0800 731 0464
- Monday to Friday: 8:30am to 6.00pm
- [gov.uk/winter-fuel-payment](https://www.gov.uk/winter-fuel-payment)

## Energy help and advice

**The Simple Energy Advice** website has information about ways to help you save money with things like upgrading an old boiler or insulation. You can call on 0800 444202

[simpleenergyadvice.org.uk](https://simpleenergyadvice.org.uk)

It also has a section where you can look locally and nationally for help with paying your bill or replacing windows, insulation, or boilers.

**The British Gas Energy Trust** is an independent charitable trust funded by British Gas. It can provide help regardless of who provides your energy

<https://www.britishgas.co.uk/energy/british-gas-energy-trust.html>.

## Fuel vouchers

If you have a pre-payment meter and cannot afford to top it up, you may be able to get a fuel voucher from your local council

[gov.uk/find-local-council](https://www.gov.uk/find-local-council)

## Help paying energy bills

Gas and electricity companies cannot cut off your supply unless they have first offered you a range of payment methods to help you pay. They must only disconnect your supply as a last resort, and they must give you proper notice first.

British Gas can help whoever your provider is, they also have hints and tips on how to save money.

<https://www.britishgas.co.uk/energy/british-gas-energy-trust.html>

The national debt line has some useful information if you are in energy arrears.

<https://www.nationaldebtlines.org/fact-sheet-library/gas-and-electricity-arrears-ew/>

## Council tax

### Council Tax help -25% or 50% reduction – not means tested

Are you getting your full exemption? Applies to parents and carers caring for their child aged 18 or over who receives either DLA middle/ higher rate Care or PIP care component. Details are on our website under Council Tax support

<https://www.downs-syndrome.org.uk/about-downs-syndrome/lifes-journey/benefits-finance/>

## Food Banks

The Trussell Trust support a nationwide network of food banks and provide emergency food and support to those locked in poverty. They actively campaign for change to end the need for food banks in the UK. There is a search facility to find your nearest food bank.

<https://www.trusselltrust.org/>

There will also be food banks closer to home if you search on the internet for local food banks.

Please call if you are unable to search and need help.

## Broadband lower tariff

Some people on Universal credit or low income may qualify for a lower broadband tariff. Not all broadband providers have this tariff, but many do, and a lot of families are unaware and missing out. More information can be found from the link below.

<https://www.uswitch.com/broadband/guides/broadband-deals-for-low-income-families/>

## Water

The Water Sure scheme is available for some people with a water meter. It allows you to have your bills capped. This is to make sure that you don't cut back on how much water you use because they are worried about how you will pay your bill. You must be getting a qualifying benefit, and in addition, be responsible for three or more children under 19 in full time education who live with you; OR you or someone living with you must have a medical condition that significantly increases the amount of water used. If you qualify for WaterSure, you will pay no more than the average household bill for your company, even if you use more than the average amount of water.

[unitedutilities.com/watersure](https://unitedutilities.com/watersure)

## Pets

### Help with Vets fees

PDSA – free care for your pets if you are on a low income

The animal charity PDSA gives free vet care to pets whose owners are on a low income. (You will be asked to donate.)

To qualify, you have to:

- Live in the catchment area of a PDSA, Pet Aid hospital or Pet Aid practice, and
- Get Housing Benefit/ UC housing costs or Council Tax support and provide proof.

For information, visit

<https://www.pdsa.org.uk/taking-care-of-your-pet/eligibility>

## Cinema Goers

There are various offers depending on whereabouts you live, for example the 2-1 meerkat offer is available if you have purchased a product through compare the market. This gives you 2 for the price of 1 tickets at selected cinemas on a Tuesday and Wednesday each week.

There is also a CEA card that you may find useful. 90% of cinemas are signed up to this scheme and there are no restrictions on the days it can be used.

The CEA is a national card scheme developed for UK cinemas. It entitles you to one free ticket for a person to accompany you to the cinema. This person must be there in an assistance role and the person requiring assistance should be in receipt of a disability benefit - DLA/PIP/AA or in Scotland, the CDP /ADP.

The card costs £6 and is valid for 1 year for age over 5's.

For more information, go to [Eligibility - CEA Card](#)

## The Down's Syndrome Association

The Down's Syndrome Association provides information and support on all aspects of living with Down's syndrome. We also work to champion the rights of people with Down's syndrome, by campaigning for change and challenging discrimination. A wide range of Down's Syndrome Association publications can be downloaded free of charge from our website.

### Contact us

t. 0333 1212 300

Down's Syndrome  
Association

e. [info@downs-syndrome.org.uk](mailto:info@downs-syndrome.org.uk)

Langdon Down Centre

w. [downs-syndrome.org.uk](http://downs-syndrome.org.uk)

2a Langdon Park

Teddington

Middlesex

TW11 9PS

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