

Welfare Benefits & Financial Support Officer Update



With the ongoing Covid-19 pandemic and concerns of a winter spike in the number of coronavirus cases, this winter is likely to be one of the toughest financial periods for the already stretched family budgets.

A financial cliff edge

UC has already notified all claimants that the temporary £20 per week UC uplift, which the government introduced as part of the covid-19 financial support payments, will end this month. As a result, all UC claimants will see a **reduction of £86.67** in their UC payments from October 2021.

UC entitlements from October 2021:

- Single claimants under 25 - From £344.00 to **£257.33 a month**
- Single claimants aged 25+ - From £411.51 to **£324.84 a month**
- Joint claimants both under 25 - From £490.60 to **£403.93 a month**
- Joint claimants with either aged 25+ - From £596.58 to **£509.91 a month**



A poll conducted by Yougov for the foodbank charity Trussell Trust found that without the uplift people said they would have to go without essentials or be forced into debt to cover the costs. For some people, this is likely to leave a very stark choice of heating or eating. Others will have to reduce costs on essential purchases, paying off bills, managing debts better and a reliance on food banks. An increase in mental and physical health may also arise as result of financial worries and ensuring the bills are paid.

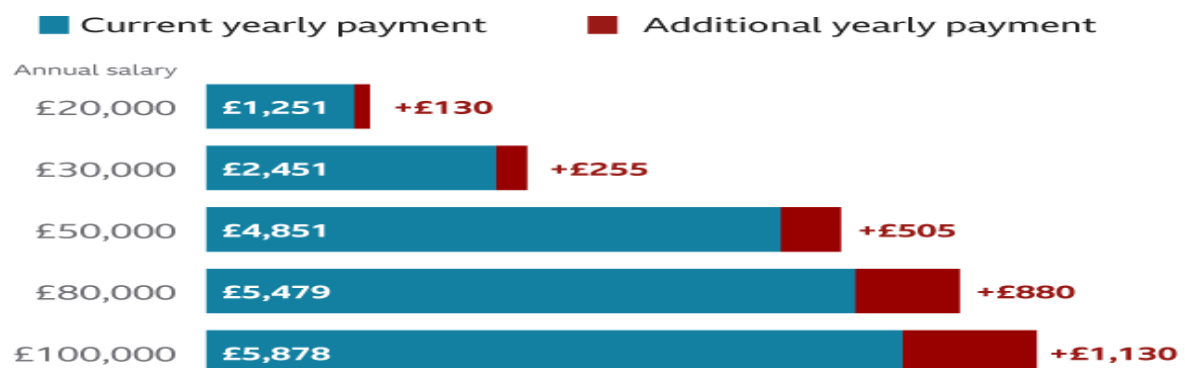
What is Universal Credit: <https://www.understandinguniversalcredit.gov.uk/>

Universal Credit helpline: 0800 328 5644

Furthermore, the uncertainty exists of what may happen to employment circumstances once the furlough and self-employed income support schemes end in September. In addition to this, the rise in national insurance contributions from April 2022 (see graph below) will see reductions in worker's take-home pay.

How much more will employees pay?

National Insurance set to increase by 1.25p in the pound*



*Proposed increase would become a separate "Health & Social Care Levy" from 2023

Source: Gov.uk



Earnings under £9,564 a year (£797 a month) don't have to pay National Insurance.



Gas & Electric bills set to increase from 1st October 2021



Gas and electricity bills are due to increase significantly, because of a greater demand and lower supply. Gas prices have risen by 250% since January 2021.

The energy price cap, which is the cap on the cost per unit of energy and is set by the energy regulator Ofgem, is due to increase by 12% from 1st October. The energy price cap is reviewed every 6 months, and so on 1st April 2022 another 14% increase is predicted by experts.

Your options:

- 1) Remain on your current deal and hope prices come down soon. However, please note some of the smaller energy suppliers have now gone out of business. You will continue to get gas and electricity supply, but Ofgem will then put you with a new provider and you may end up on a more expensive tariff, but you could move to another supplier without paying exit fees.
- 2) Change to a 1 or a 2-year fixed deal to avoid the uncertainty of a volatile market and possible predicted price rises. However, ensure you choose one of the bigger established suppliers.

What can I do if I am struggling to pay my bills?

- **Your supply won't be cut off** - disconnections have been suspended because of the pandemic
- **Talk to your supplier** – they may offer you payment reviews, breaks or reductions
- **Prepayment metered customers** – You can request emergency credit
- **Behavioural changes** – Don't waste energy, wear more layers of clothing, lower thermostats, use draft excluders, and not leave electricals on standby



- **Warm Home Discount** – If you're on a low income and getting certain benefits such as Pension Credit Guarantee or Universal Credit, you might be able to get it. **Check with your energy supplier** if you qualify for the £140 discount in your bill or prepayment electricity meter. Please note that not all energy suppliers are part of the scheme.

- **Cold Weather Payments** – You may get £25 for each 7-day period where the temperature in your area is recorded as or forecast to be zero degree Celsius between 1 November and 31 March if you are on Pension Credit or other income-related benefits. If you're eligible to get a Cold Weather Payment, you'll be paid it automatically. www.gov.uk/cold-weather-payment
- **Winter Fuel Payments** – State pension/pension credit automatically qualify and could get between £100-£300 between November and December to help with bills. For queries and claims, please contact the Winter Fuel Payment helpline on 0800 731 0160. www.gov.uk/winter-fuel-payment

Yorkshire Water Support Schemes

Have your water bill capped at £418.92 per year (2021/22)

- **Water Sure** – For customers with a water meter – medical condition in the family or 3+ children
- **Water Support** – Low-income families with water bills over £430 per year
- **Community Trust** – support with water bill arrears for customers with at least one priority debt



Further details about eligibility and applications please visit:
www.yorkshirewater.com/bill-account/help-paying-your-bill/

Green Doctor service

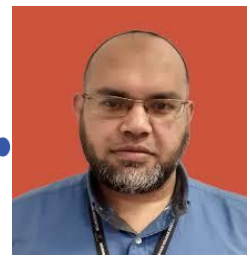


MHA works closely with the Green Doctor service, a charity which provides support people facing fuel poverty. To check if you are eligible for this FREE service and if you would like support with taking control of your bills and reducing energy costs, please contact the Green Doctor service directly on FREEPHONE 0808

168 3547 or Email greendoctorleeds@groundwork.org.uk or contact Faisal Khan at MHA on 01274 771144

MHA support for tenants

If you need information/advice on your benefits or if you are struggling financially and have fallen behind with your rent payments, and you need support, please contact Faisal Khan, Welfare Benefits and Financial Support Officer at Manningham Housing on 01274 771144.



Advice and practical support are available in English, Urdu, and Punjabi.

Support Services

Citizens Advice (Bradford/Keighley): 0344 245 1282 Citizen Advice UC Helpline: 0800 144 8 444
<http://www.bradfordcab.com/>

Step Change for debt advice: 0800 138 1111 www.stepchange.org

Family Action Bradford - Canterbury Advice Centre, 1-3 Ringwood Road, Bradford, BD5 9LB
Tel: 01274 577571 Email: canterburyadministrator@family-action.org.uk
www.family-action.org.uk/what-we-do/children-families/bradford/

Project 6 - Keighley Pathways Service, 15-17 Devonshire St, BD21 2BH
Tel: 01535 608 631 Email: info@project6.org.uk

To find a local specialist advice service in your neighbourhood, please visit:

<https://advicefinder.turn2us.org.uk>