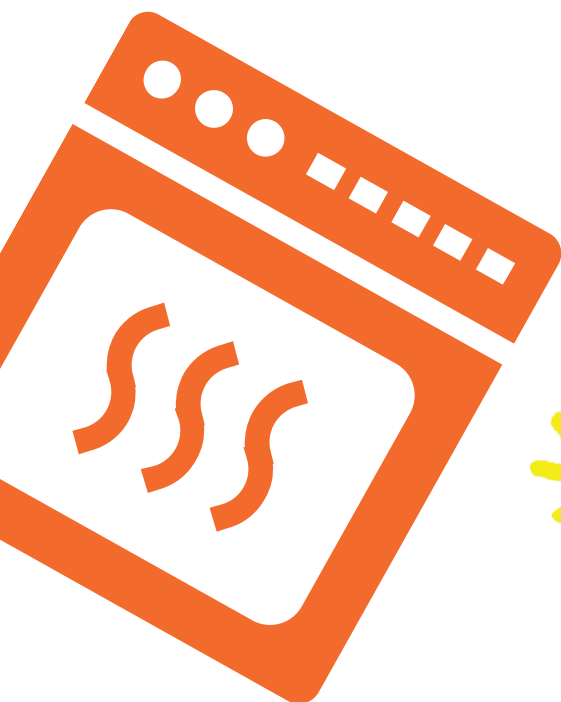




Cost of Living Information Pack Hackney 2022



·M·R·S·Independent Living

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If you or someone you know are finding things difficult

Your mental health is as important as your physical health. You should talk to your GP if money problems are affecting your mental health.

Samaritans

If you need to speak to someone right now you can call the Samaritans for free.

Helpline: 116 123 (Monday to Sunday at any time)

Shout

You can also text 'SHOUT' to 85258 to start a conversation with a trained Shout 85258 volunteer. Texts are free, anonymous and confidential from anywhere in the UK.

If you think it's an emergency

The City & Hackney Mental Health Crisis Line is available 24 hours a day every day of the year and is free to call.

Crisis line: 0800 073 0006 (24 Hours, every day of the year)

Pension Credit



Extra money if you're on a low income



What is Pension Credit?

Pension Credit is a means-tested benefit for older people. This means it's based on your income and your savings.

There are two parts to Pension Credit:

Guarantee Credit – this tops up your weekly income to a minimum level.

Savings Credit – this is a bit of extra money if you have some savings or your income is higher than the basic State Pension.

You may be eligible for one or both parts.

How much will I get?

Depending on your eligibility, you can claim one or both parts of Pension Credit. The amounts depend on whether you're single or a couple.

Guarantee Credit	Single	Couple
Weekly top up to:	£182.60	£278.70
Savings Credit		
Weekly extra of:	£14.48	£16.20

Don't be put off if you discover you're only eligible for a small amount of Pension Credit. By claiming it, you may become eligible for other benefits, such as Housing Benefit or Council Tax Support (also known as Council Tax Reduction).

“Claiming Pension Credit means my better half and I have that bit extra. It's really given us peace of mind.”

Steve, 68



Which part can I claim?

You may be eligible for Guarantee Credit if:

- you've reached State Pension age. This is currently 66 years old for both men and women.
- your weekly income is less than £182.60 if you're single, or less than £278.70 if you're a couple.

You may be eligible for Savings Credit if:

- you reached State Pension age before 6 April 2016
- you're a couple and both of you reached State Pension age before 6 April 2016.

There isn't a savings limit for Pension Credit, but if you have more than £10,000 this will affect how much you get.

If you have a disability, care for someone, have dependent children or have certain housing costs, you may be eligible for Pension Credit, even if your income is higher than the amounts above.

Good to know

If you're a mixed-aged couple (meaning only one of you is over State Pension age), you normally have to claim Universal Credit until you've both reached State Pension age, at which time you can claim Pension Credit. For more information see our **Universal Credit** guide.

Why should I claim Pension Credit?

You have nothing to lose by applying, but potentially a lot to gain.

Pension Credit doesn't just top up your income. It's also your passport to other benefits:

- You'll get free NHS dental treatment. You can also claim help towards the cost of glasses and transport to hospital.
- You'll get a Cold Weather Payment of £25 when the average temperature in your area is 0°C or below for seven days in a row between 1 November and 31 March.
- If you rent your home, you may get Housing Benefit to help towards paying your rent.
- If you own your home, you may be eligible for help with housing costs, or a loan to help with mortgage interest payments.
- If you care for someone, you may get an extra amount known as Carer Addition. This may be up to £38.85 a week.
- If you have a disability, you may get an extra amount known as Severe Disability Addition. This may be up to £69.40 a week.
- If you're responsible for a child, you may get an extra amount known as Child Addition depending on your circumstances.

“I made a claim for Pension Credit and got money off my new glasses.”

Debbie, 78



How do I claim?

Call the Pension Credit claim line on **0800 99 1234**. (textphone **0800 169 0133**)

You'll need to have the following details to hand:

- your National Insurance number
- your bank account details
- information about your income, savings and investments
- information about your pension (if you have one)
- details of any housing costs (such as mortgage, interest payments, service charges) and your partner's details (if you have a partner).

If you need help making a claim, contact your local Age UK. In Wales, contact your local Age Cymru.

To find your local Age UK visit www.ageuk.org.uk or call us on **0800 169 65 65**. In Wales, call Age Cymru on **0300 303 44 98**.



Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Pension Credit claim line

Tel: **0800 99 1234**

Textphone: **0800 169 0133**

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts responsibility to ensure any information is up to date and accurate. Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities. Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID204783 04/22 publication April 2022.

What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **More money in your pocket**
- **State Pension**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk




Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID204783 04/22

1 Financial support


Support for everyone

Hackney Council website - Up to date information the latest on the financial support available can be found at hackney.gov.uk/hackney-money-help

Council Tax reduction - you can claim a reduction of up to £80 a month on your Council Tax bill if you are experiencing financial difficulties or on a low income.

 To make a claim visit hackney.gov.uk/council-tax-reduction-claim or call **0208 356 3399**. People claiming Universal Credit need to apply separately for this.

Discretionary Hardship Grant - This can help towards the costs of food, utilities, household items, travel, and phone and internet access for those who have suffered a sudden financial shock or face unexpected costs and require emergency help. You must already be receiving Council Tax Reduction and still be in hardship to receive this payment. It is awarded on a case-by-case basis.

 For advice and guidance, call **0208 356 3000** and ask to apply for 'discretionary crisis support'.

You can also find out more and apply at hackney.gov.uk/discretionary-hardship-scheme

Government support on energy

- The Government has announced an Energy Price Guarantee limiting the amount a supplier can charge for a unit of energy. This means from 1 October a typical household will pay no more than £2,500 per year for the next two years.

This is in addition to the £400 payment households will receive under the Government's Energy Bills Support Scheme. This will be credited to your energy bill, and will be paid from October onwards and spread over six months. Direct debit and credit customers will have the money credited to their account, while customers with pre-payment meters will have the money applied to their meter or paid via a voucher.

Support for households on low incomes

Government support - Households on means-tested benefits will have received the first of two cost of living payments from the Government totalling £650. The first instalment of £326 was paid in


July and the second instalment will be made by the Department of Work and Pensions in the autumn.

Energy bills - Those struggling with energy costs may have received additional support through Government-funded grants aimed at helping those who:

- are on low income and not eligible for the £150 Council Tax rebate scheme
- have received the £150 rebate and are on low income.


We have been proactively contacting people on low incomes who may have been able to benefit from this scheme.

Discretionary Housing Payments - these help those experiencing difficulty with housing costs where their rent is not met in full by housing benefit or universal credit and they have a temporary situation which makes it difficult to pay their rent.

 For more information and to apply visit hackney.gov.uk/hackney-money-help

The Mayor of London's Warmer Homes programme - The Mayor of London's Warmer Homes programme provides free heating, insulation and ventilation improvements for low income Londoners who own their own homes or rent privately. Grants

of between £5,000 and £25,000 are available to eligible low income homeowners and private tenants, with funding amounts depending on your existing energy efficiency rating, your tenure and your current fuel type (i.e. gas, electricity, oil or LPG). Applicants need to provide information showing they are (or their tenant is) eligible and details about the property.

 For more information visit www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes

Support for disabled residents

If you are in receipt of disability benefits including Personal Independence Payment and Disability Living Allowance, you will receive an additional £150 in September. This is known as the Disability Cost of Living Payment.


Support for pensioners

Winter Fuel Payment - All pension-age residents should be in receipt of the Winter Fuel Payment to help towards heating bills. You will get your payment automatically if you're eligible and either get the State Pension or are in receipt of other social security benefits (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). An additional £300 will be paid

in November and December to those receiving the benefit.

 For more information on Winter Fuel payments visit www.gov.uk/winter-fuel-payment or call **0800 731 0160**.

Household Support Fund - Pensioners receiving Council Tax Reduction, who apply for the Council Tax Energy Rebate will receive an additional £75 payment from our Household Support Fund so could receive up to £255 in total.


 To apply visit hackney.gov.uk/ct-rebate or call **0208 356 3111** between 10am and 4pm Monday to Friday.

Pension Credit - if you are over the State Pension age and on a low income, this gives you extra support with your living and housing costs. If you receive Pension Credit you can also get other help, such as:

- Housing Benefit;
- Support for mortgage interest payments;
- a Council Tax discount;
- a free TV licence if you're aged 75 or over;
- help with NHS dental treatment, glasses and transport costs for hospital appointments;

- help with your heating costs through the Warm Home Discount Scheme;

You can apply for Pension Credit up to four months before you reach the State Pension age. Eligible claims made after you reach state pension age will only be backdated by three months.

 If you have already applied for your state pension you can apply for Pension Credits by visiting apply-for-pension-credit.service.gov.uk/start or by calling **0800 99 1234**.
Textphone: 0800 169 0133.
Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 99 1234.


Good to know

You can also get help with your application by calling us on **0208 356 3111**. We are seeking to identify people who may be eligible for this so if you do receive a text from us it is not a scam. However, if you are concerned and want to check, please call us to check.

Support for Council tenants and leaseholders

Debt/rent arrears - if you are facing debt or rent arrears, do not be tempted to approach a loan shark or take a payday loan. Our staff can help

you manage your accounts and help and advise on benefits and dealing with debt.

 If you are struggling contact us as soon as possible on **0208 356 3100**.


Hackney Resident Sustainment

Team - works with Council tenants at risk of losing their tenancy or lease. Working with partners, they seek to help tenants keep their homes through early intervention. People are referred to the scheme for support. If you feel you benefit from their help speak to the professional advisors you are working with.

 If you are not working with a professional but feel the team can help contact your local housing officer on neighbourhoods@hackney.gov.uk or **0208 356 3330**.

Hackney Financial Inclusion Team

supports Council tenants make the best use of the income and tackle their debt through developing tailored support plans or signposting them to other services who can help.


 If you would like to be referred to the service, contact Income Services on **0208 356 3100**.

Leaseholders - Leaseholders having issues paying their Service Charge or Major Works bills or want to amend

their payment plans should contact our Income Disputes Officers to discuss potential options.

 You can contact the Homeownership Services team on service.charges@hackney.gov.uk or call **0208 356 2299**.

Better Broadband - Through this initiative the Council has worked with broadband providers to ensure packages are on offer to enable people on lower incomes to benefit from full fibre broadband. Once an estate is connected as part of the scheme, the providers will directly advertise broadband services to residents, who can choose whether or not they wish to take up any of the offers available.

 To find out more, visit: www.hackney.gov.uk/broadband





Additional Support from Hackney Council

Household Support Fund

Hackney is distributing government funds to support households struggling with the cost of food, clothing, housing, and energy and water bills. Including:

- Senior citizens living in income deprivation.
- Residents living in temporary accommodation or supported accommodation.

The Council is identifying those in need and distributing these grants directly to them, with help from partners, to ensure it reaches the right people. **We can refer you for support.**

Discretionary Crisis Support Scheme

Residents who have suffered a sudden financial shock or face unexpected costs and require emergency help can apply for the Council's Hackney Discretionary Crisis Support Scheme. The scheme can help with:

- Basic living needs (e.g. food, utilities, household items, clothing, footwear)
- Digital access and support (e.g. devices and data)
- Emergency travel (e.g. for a funeral or to access essential services)
- Costs of remaining in your home or moving to a new home (e.g. white goods, beds/bedding etc)

The Council will consider all requests made on an individual basis. For advice and guidance, call the customer service line on 020 8356 3000 and ask to apply for 'discretionary crisis support'.

Grants for individuals

Please note that applications to these grants funds have to be made through a 3rd party referral agency - we are one, and we can help you apply.

Friends of the Elderly

Small grants of up to £400 are available to support vulnerable older people living on low incomes. Friends of the Elderly currently have grant streams open for older people who are of/over state pension age, have savings of less than £4,000, and who do not fit the criteria for other funders. The funding is available to help with the cost of replacing everyday items, small home repairs and mobility adaptations; help older people get online; to help with unexpected bills; and essential living costs including clothing, food, medicines and books.

We can help you apply.

<https://www.fote.org.uk/our-charity-work/grants-2/>

Hackney Parochial Charities

The aim of the parochial charities is to relieve hardship and poverty in Hackney.

- They DO award grants for: Furniture, white goods, some household items.
- They DO NOT award grants for: Daily living costs, rent, rent deposits, rates, gas and electricity and water charges, or debts.

We can help you apply.


<https://hackneyparochialcharities.org.uk/how-to-apply/individual-application-form/>

2. Energy costs advice

The London Energy Saving Squad

Ltd (LESS) - promotes energy sustainability and efficiency by giving advice, information and support to residents on their home energy use and carbon footprint. Their staff speak a range of languages so they are able to support Hackney's multicultural communities. They can provide advice on:

- Information on damp, mould and condensation
- Information on ventilation
- Energy top tips
- Information on heating controls
- Bill switching

 Contact LESS' free line on **0800 915 3575**.

Getting the best energy deal - if you pay your energy supplier directly - including through a prepayment meter - for your gas or electricity you have the right to switch suppliers. This could help you get on the most cost-effective energy tariff for you and save you money. Often the new supplier deals with all the admin bits for you. You don't need to worry about an interruption to your energy supply either. You may not even have to switch suppliers to get a better deal - you can call your current

supplier and ask what other deals they can offer.

Priority Services Registers -

Vulnerable residents can sign up to this service with their energy company to ensure they get priority help and support if there is an issue with their supply.



You can apply to sign up to this register by contacting your supplier or network operator. Information is available in a range of formats including braille, large print or different languages and more information can be found on the Office of Gas and Electricity Markets (OFGEM) website www.ofgem.gov.uk/getting-extra-help-priority-services-register

Good to know

If you are a Hackney resident, you can call the Hackney energy advice line team on **0800 281 768** (Mon-Fri 9 am to 5 pm) for specialist advice, or you can also use the London Fuel Switch energy switch calculator on www.energylinx.co.uk

British Gas - offer support through their Energy Trust and have grants for customers of both British Gas and other suppliers. For more information see www.britishgasenergytrust.org.uk/grants-available

E-On Next Energy Fund - There are two ways this fund can help and support people. It can either help customers with help paying their bills or to replace broken electrical appliances. See <https://www.eonnextenergyfund.com/> for more information

OVO Energy - offer a range of support. For more information visit www.ovenergy.com/help/debt-and-energy-assistance

Good to know

Switching to energy-efficient light bulbs (one bulb can save up to £100 over its lifetime) or unplugging devices when not in use (except the fridge) can help reduce your bills. Additionally, if you are on a low income, are over 60, have children under 16, a disability or a health condition, you may qualify for financial and other help to pay your bills from your energy suppliers. Contact LESS who can help you identify any grants that may be available to you.



Contact your energy supplier to check that you are on the cheapest tariff or discuss energy debt

Your energy supplier is required to work with you to set up an affordable repayment plan and the sooner you contact them to let them know you're struggling, the quicker you can get help.

You may be able to access hardship funds to help with repaying your debt, so talk to your local advice agency or contact **Citizens Advice Consumer Helpline** on **0808 223 1133** (Textphone users call **18001 0808 223 1133**) (call charges may apply). or visit your local Citizens Advice.

Maximise your income

Make sure you are claiming all the benefits you are entitled to. This could increase your income and make you eligible for other types of assistance. It is a common myth that you must be out of work to be eligible but there are lots of in work benefits too, so it is worth doing check online – it only takes around 10 minutes to check www.gov.uk/benefits-calculators.

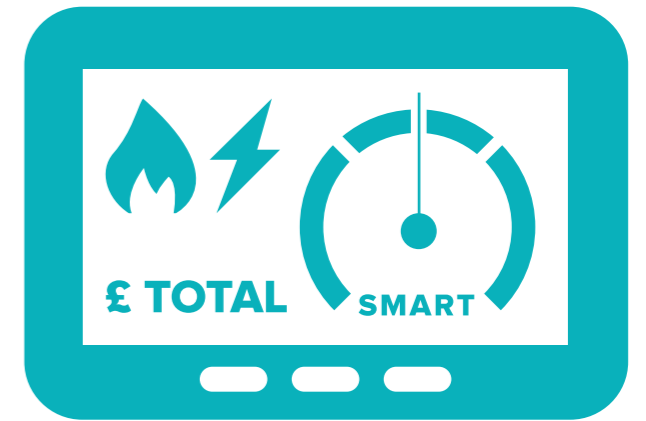
If you would like extra support with checking your entitlement or making a claim, contact your local Citizens Advice or call the **Citizens Advice Consumer Helpline on 0808 223 1133** (Textphone users call **18001 0808 223 1133**) (call charges may apply).

You can also contact National Energy Action for a full benefit entitlement check via our **Warm and Safe Homes Advice Service – call 0800 304 7159**.



Take regular meter readings

Taking regular meter readings and submitting them to your energy supplier helps you to keep your bills accurate. If you receive a bill and it has an 'E' marked against the meter reading, then this means it is estimated by your supplier and you may not be paying the right amount for your energy. Estimated readings can lead to large, unexpected bills so regularly submit your accurate readings. You can also ask your supplier if you can have a smart meter installed which means that your supplier can take automatic readings and can provide a more accurate bill by having a smart meter fitted.



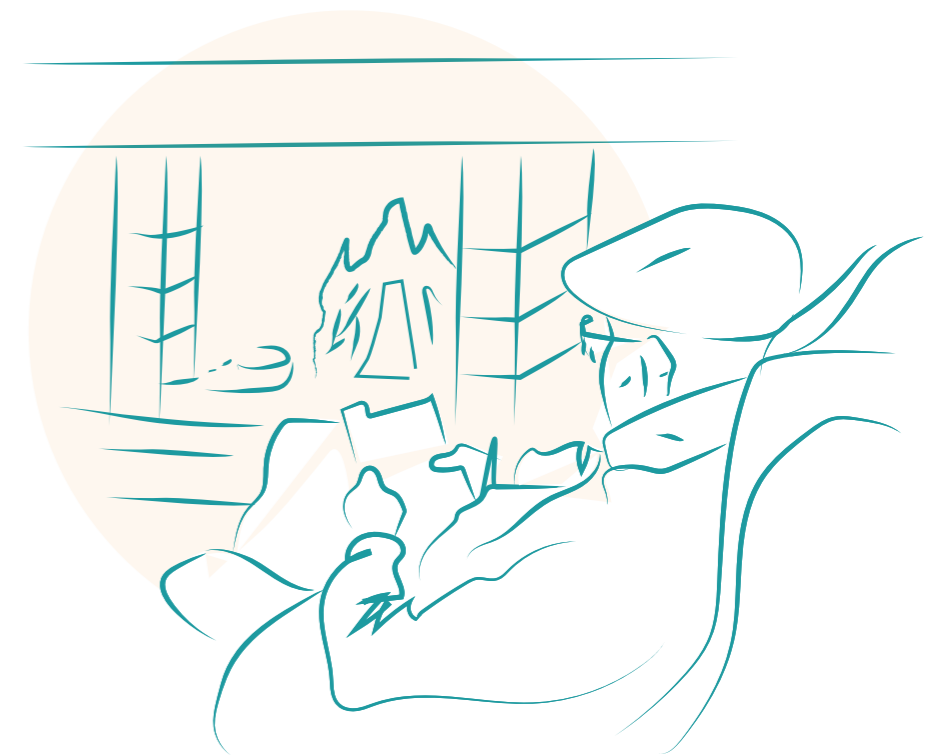
Power cuts and the Priority Services Register (PSR)

If you have a power cut call the **national power cut phone line on 105** for free.

It's really important that both your supplier and Distribution Network Operator (DNO) know if you are in a vulnerable situation so they can include you on their **priority services register**.

This includes people who are of pensionable age, have children under 5, a disability or long-term medical condition. Being on the register means that you will be prioritised in the event of a power cut and you will receive additional non-financial services such as password security or information in different formats.

All energy suppliers and network operators maintain their own registers but with your consent they can share information with each other, so you don't have to register separately for both. Details of your distribution network operator can be found on your energy bill.



Energy efficiency

It's important that you use the energy you need to keep warm, safe and healthy at home. Making small changes to the way you think and use your energy can often have a big impact on bills. Take a look at our leaflet **'Electricity Consumption in the Home'** to see how much appliances might be costing you and how you might be able to cut costs or visit energysavingtrust.org.uk/hub/quick-tips-to-save-energy/.

Making your home as energy efficient as possible is the best way to reduce your costs and keep your home feeling warmer. There are some low-cost actions you can take yourself such as:

- Draught-proofing can be a cheap way of making your home warmer, products are available at your local DIY store.
- Radiator reflectors behind your radiators can help keep more of the heat coming into the room.
- Use thermal underlay beneath carpets and close curtains at dusk to keep more heat in.



Loft and cavity wall insulation can also make a big difference to bills and comfort, as can replacing an old inefficient boiler. You may be eligible for free or discounted insulation or heating measures - contact your energy supplier and see if you qualify for the **Energy Company Obligation (ECO)** or your local council and ask about any schemes operating in your area. For more information on what grants might be available visit www.simpleenergyadvice.org.uk/grants.

If you rent your home, then by law landlords must ensure it is safe and habitable. If you are worried your privately rented accommodation is not safe or habitable, contact your local authority's Environmental Health team who can assess the property for health and safety hazards and require your landlord to make improvements out of their own funds.



Check if you can receive any energy discounts or payments

Warm Home Discount Scheme

The Warm Home Discount rebate is a payment of £150 off your electricity bill paid automatically to eligible customers.

The 2022/23 scheme is different to previous years as you will no longer need to apply but will receive an **automatic payment** if you meet the required criteria under one of the core groups:

- **Core Group 1:** Individuals of pensionable age and in receipt of pension credit
- **Core Group 2:** Individuals dependent on means-tested benefits **and** with high energy costs. Eligible benefits are:

Income-related Employment and Support Allowance
 Income-based Jobseeker's Allowance
 Income Support
 Housing Benefit
 Universal Credit
 Child Tax Credits
 Working Tax Credits
 Pension Credit Savings Credit (PSCS)



Winter Fuel Payment

If you were born on or before a specific date (this date changes each year and is currently 26 September 1955 and can be found on the Gov.uk website) you could get between £100 and £300 to help you pay your heating bills. This is known as a Winter Fuel Payment. It is paid automatically between November and December if you have claimed before or are in receipt of some other benefits. Others will need to apply for it. Call the Winter Fuel Payment Centre on 0800 7310160.

Cold Weather Payment

Some households could be eligible for a Cold Weather Payment of £25 per qualifying week. This is paid automatically to those on certain benefits when the average temperature in their area is recorded as, or forecast to be, zero degrees Celsius or below for seven consecutive days. You'll get £25 for each seven-day period of very cold weather between 1 November and 31 March.

What to do if your energy supplier goes out of business

If your energy supplier goes out of business, the regulator Ofgem will automatically move you to a new supplier within a few weeks. Don't try to make any changes to your energy supply until your account is moved to a new supplier. You might find it harder to get any money you're owed if you switch before this happens.

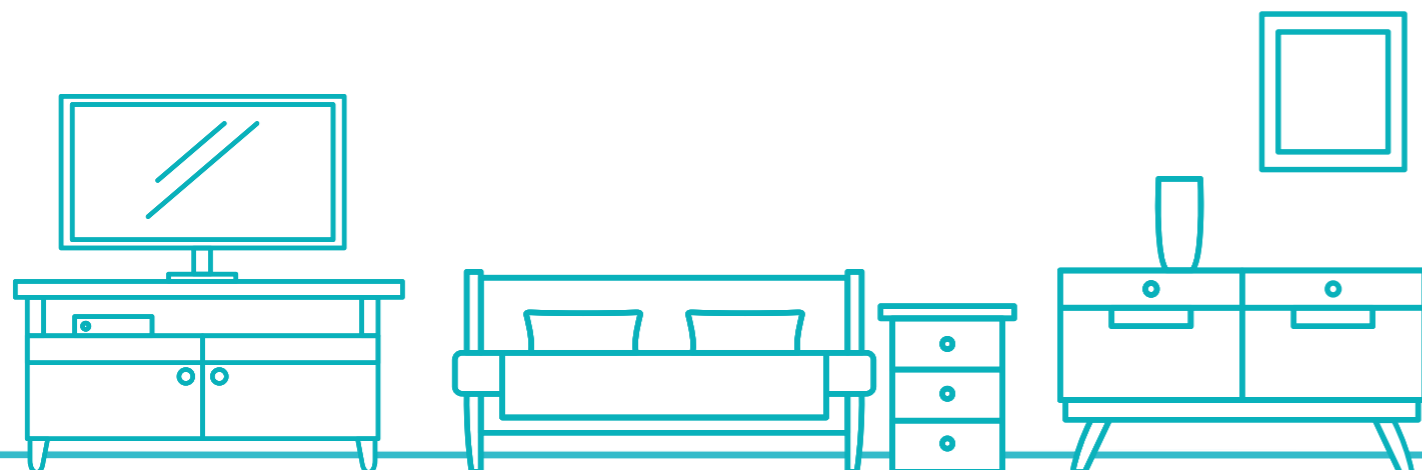
Wait for your new supplier to contact you and in the meantime:

- take regular meter readings and a photo of them if you can
- keep any old bills you have - these can help prove your payment history, credit balance or debt
- download any bills from your app if you have an online-only account
- make a note of your account balance - you'll find this on your most recent statement



Your new supplier will write to tell you when your new account has been set up. You should contact your new supplier if you don't hear from them within two weeks. Your new supplier will also put you on a new tariff so speak to them to make sure it's their cheapest deal. You can switch without paying an exit fee if you're not happy with your new supplier or tariff.

For more information visit: www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/check-whos-taken-over-your-energy-supply/.



Stay safe

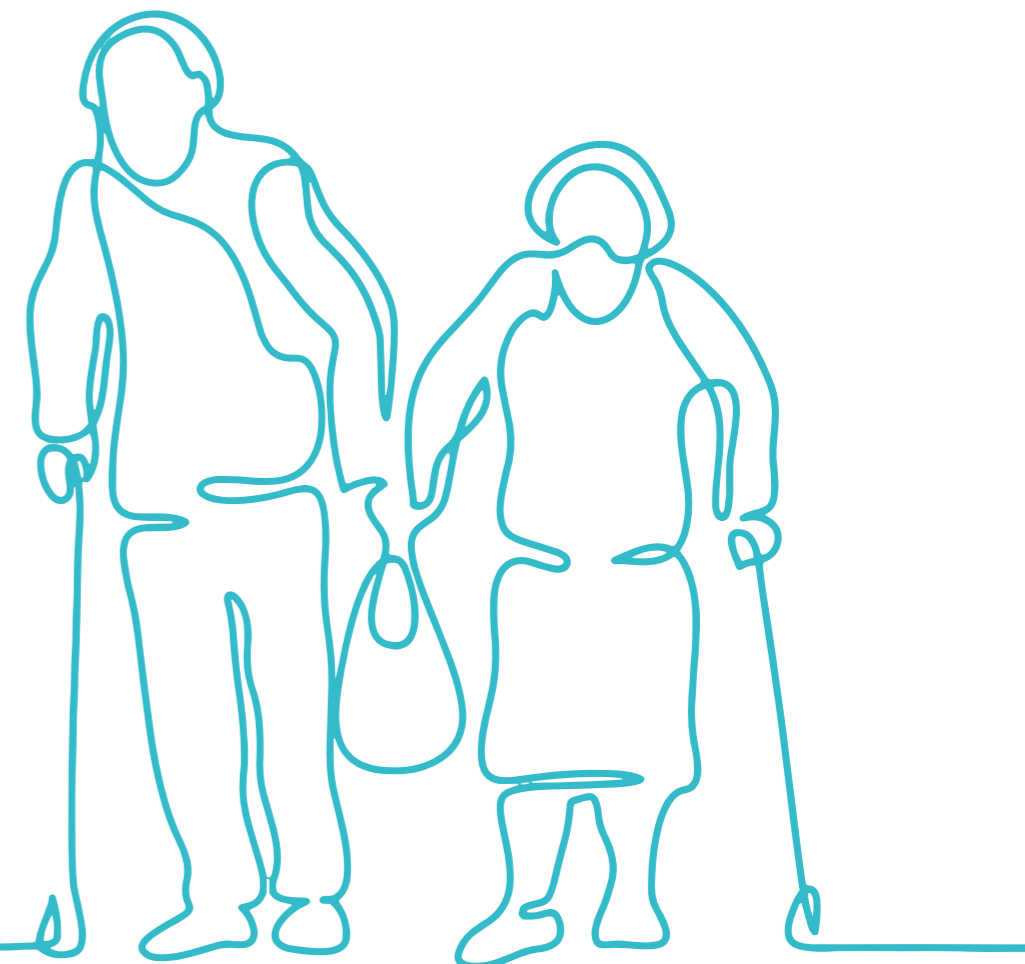
Carbon monoxide is a deadly gas that cannot be seen, smelt, or tasted. The common signs of carbon monoxide are gas flames burning orange or yellow instead of the normal blue, soot stains on or above the appliance and/or coal or wood fires that burn slowly or go out. Carbon Monoxide can be produced by faulty fuel burning appliances.



Make sure that appliances such as fires, boilers and gas cookers are regularly serviced by a qualified engineer. For gas appliances, engineers must be Gas Safe registered and show proof of this. You can also install a Carbon Monoxide alarm. These can be bought from DIY stores and supermarkets; they cost around £15 and could save lives.

If you rent your home, by law landlords must carry out an annual safety check and provide you with a Gas Safety Certificate. If you are a homeowner and on certain benefits you may be eligible for a free annual gas safety check. Contact your gas supplier to check your eligibility. If you smell gas call the **24-hour Gas Emergency Hotline on 0800 111 999**.

For further information on carbon monoxide safety go to www.co-bealarmed.co.uk.





Grants and benefits to help you pay your energy bills

You can get help if you're struggling to afford your energy bills or top up your prepayment meter. You might be able to take advantage of certain benefits, grants and help offered by the government and energy suppliers.

Get a £400 energy discount from the government

The government will give every household £400 off their electricity bill. This is called the Energy Bills Support Scheme.

You don't need to do anything to get the money and you won't have to pay it back.

You'll get the £400 in 6 instalments starting from October 2022. You'll get:

- £66 in October and November
- £67 in December, January, February and March

You'll get the discount monthly, even if you pay for your energy quarterly or use a payment card.

How you get the discount will depend on how you pay for energy.

If you pay by direct debit

Your supplier will either:

- reduce your direct debit amount
- refund the money to your bank account each month

Contact your supplier if you can't see the deduction on your bill or statement, or the refund in your bank account.

If you have a smart prepayment meter

The payment will be added directly to your smart meter in the first week of each month.

If you have a traditional prepayment meter

You'll get a voucher from your supplier by text message, email or post in the first week of each month. Your supplier will confirm how you'll get the voucher nearer the time. You'll only be able to use your voucher for your own energy account.

You'll need to take the voucher to your usual top-up point to use it.

If you pay by standard credit or payment card

Your supplier will add the discount as a credit to your account in the first week of each month. The credit will appear on your account in the same way as if you had made a payment.

Check if something is an energy scam

Energy scams are on the rise.

Scammers have different ways of getting hold of personal information or bank details. For example, by pretending to:

- be a supplier offering a refund
- be from Ofgem - asking for information so you can get the £400 energy rebate
- be a debt collector asking for money owed to a supplier that's gone bust

- offer green home improvement grants
- offer energy investment opportunities
- offer cheap prepayment meter top up keys or cards
- offer energy-saving devices

You can also contact our scams advisers if you:

- think you might have found an online scam
- need advice about scams
- want to report an online scam.

Warm Home Discount Scheme

If you get benefits, you might be able to get £150 off your electricity bill or £150 added to your prepayment meter. You don't need to apply for the scheme - payments are automatic.

Check which energy supplier you were with on 21 August 2022. You can only get the discount if your supplier is in the scheme. The following suppliers are part of the scheme:

- Affect Energy
- Boost
- British Gas
- Bulb Energy
- Co-op Energy
- E (Gas and Electricity)
- E.ON

- E.ON Next
- Ebico
- Ecotricity
- EDF Energy
- Good Energy
- Green Energy UK (GEUK)
- London Power
- M&S Energy
- Octopus Energy
- Outfox the Market
- OVO
- Rebel Energy
- Sainsbury's Energy
- ScottishPower
- Shell Energy Retail
- So Energy
- SSE
- Utilita
- Utility Warehouse

If you or your partner get the Guarantee Credit element of Pension Credit, you should get the Warm Home Discount.

You might also be able to get the Warm Home Discount if you get a different benefit and the government decides you have 'high energy costs'. They'll work this out automatically - you don't need to contact them.

If you have high energy costs, you'll get the Warm Home Discount if you get any of the following benefits:

- Universal Credit
- Pension Credit Savings Credit
- Housing Benefit
- income based jobseeker's Allowance
- income related Employment and Support Allowance
- Child Tax Credits and Working Tax Credits
- Income Support

If you're eligible for the Warm Home Discount but switched supplier after 21 August 2022

Check the supplier you were with on 21 August 2022. If you were eligible to get the discount from them, you should still get it. Contact your old supplier and:

- ask if they have your contact details
- check when the payment will be made

If your supplier on 21 August 2022 isn't in the scheme, you won't get the discount. This is true even if you switched to a supplier in the scheme after this date.

Winter Fuel Payment

The Winter Fuel Payment is an annual one-off payment to help you pay for heating during the winter.

You can usually get a Winter Fuel Payment if you were born on or before 25 September 1956.

You'll automatically get an extra 'pensioner cost of living payment' with your usual Winter Fuel Payment in either November or December.

You should start getting the Winter Fuel Payment automatically once you reach State Pension age, but sometimes you might need to apply. **We can help you apply if you need to.**

Check how much pensioner cost of living payment you'll get

You'll get £300 if you live either:

- on your own
- with people who don't qualify for a Winter Fuel Payment

If you live with someone else who qualifies for the Winter Fuel Payment, the amount you'll get depends on whether either of you get any of the following:

- Pension Credit
- income-related ESA
- income-based USA

If either you or the person you live with gets one of these benefits, you'll both get £300 - as long as you're not partners. If you're partners, you'll only get one £300 payment.

If neither of you get one of these benefits, you'll both get £150.

If you live in residential care and qualify for the Winter Fuel Payment, you'll get £150 unless you get any of these benefits. If you get any of the benefits, you won't get a pensioner cost of living payment.

Cold Weather Payments

Cold Weather Payments are one-off payments to help you pay for extra heating costs when it's very cold.

You'll get a payment each time the temperature drops below a specific temperature for a set period of time.

You'll only be eligible for a Cold Weather Payment if you already get:

- Pension Credit
- Income Support

- income-based jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit
- support for mortgage interest

If you're eligible, you'll get paid automatically.

Grants to help pay off your energy debts

If you're in debt to your energy supplier, you might be able to get a grant to help pay it off.

The following energy suppliers offer grants to their customers:

- British Gas Energy Support Fund
- Scottish Power Hardship Fund
- Ovo Energy Fund
- E.ON Energy Fund
- E.ON Next Energy Fund
- EDF Energy Customer Support
- Bulb Energy Customer Support
- Octopus 'Octo Assist Fund'
- Shell Energy Support Fund

If your supplier isn't listed it's a good idea to contact them directly to see what extra support they can give you.

If you can't get a grant from your supplier, you might be able to get a grant from the British Gas Energy Trust. These grants are available to anyone - you don't have to be a British Gas customer.

You'll need to get debt advice before applying.

Before you apply

When you apply for a grant, you'll have to provide detailed information

about your financial situation in your application. It could take a while to complete, and it might be worth getting help from a friend or family member. You can also talk to a CAB adviser for help filling in forms.

It's worth checking on the trust or fund website if there's anything else you need to do before you apply. **We can help you do this.**

Hackney Electricity & Gas Fuel Voucher Scheme

Hackney Council in partnership with East End Citizen Advice have adapted the support for residents through the gas and electricity voucher scheme by setting up a dedicated phone line and email address specifically for organisations to refer Hackney residents in need of help to pay for their energy bills over winter.

The scheme is open to residents with gas and/ or electric pre-payment meters i.e., a key or card that they physically put into their meter after topping up.

A maximum of three fuel vouchers is available per household and will be provided through East End Citizen Advice to families and individuals who are unable to pay their bills, as part of ongoing Council efforts to ensure that residents experiencing difficulties are able to heat their homes over the winter period.

Make a referral by contacting East End Citizen Advice on:

020 3855 5232

Monday to Friday, 10am – 1pm

Or email fuel@eastendcab.org.uk at any time with the appropriate contact details and a dedicated Advisor at East End Citizen Advice will respond accordingly.

We can help you make a referral.

3. Water costs support and advice from Thames Water



WaterHelp - If your total household income - including allowances and benefits (including Housing Benefit but excluding disability benefits) - is below £20,111 you could qualify, subject to eligibility checks. Over 6,000 Hackney households have so far qualified, receiving a 50% discount on their entire water bill.

Financial support schemes - As well as discount on bills, Thames Water offer other financial support schemes, including a:

- scheme to cap bills for those on a water meter who either have a water dependent medical condition or three or more children under 19;
- Payment Matching scheme for those who may struggle to pay their older water debt;

- Hardship Fund (courtesy of the Thames Water Trust Fund) that can help the most deprived households with white goods and other support;
- range of payment plans if you are struggling to pay your current bills and / or in arrears.

Priority Services Register - similar to the electricity priority service, this ensures priority help is given to customers with mobility and other challenges or a medical need for water, should there ever be a problem with their supply. Information is available in a range of different ways including braille, large print or different languages and Thames Water also offer a doorstep password service if you are concerned about bogus callers.

Water meters - if you want a water meter contact Thames Water to see if one can be installed. It is not always possible to install water meters in all Hackney Council homes. If a water meter cannot be installed, you can request an Assessed Household Charge tariff. This will base your water bill on the average amount people in similar properties use.

Contacting Thames Water -

Call free phone **0800 009 3652** between 8am-8pm Monday to Friday or 8am-1pm on Saturday. You can also visit their website:

www.thameswater.co.uk/helptopay

Important information for Council tenants - The Council no longer charges tenants through their rents for water and wastewater services on behalf of Thames Water. This means that Council tenants are now responsible for making payments for their water directly to Thames Water rather than to the Council.

Good to know

By law, Thames Water can't disconnect the water supply of domestic customers even if you owe them money.



Advice services that can help with utility bills

East End Energy Fit

Hosted by the Bromley-by-Bow Centre, the East End Energy Fit service offers free, impartial and confidential advice for people in Hackney and other East End boroughs who are struggling to pay their gas, electricity or water bills to help you keep your home warm, stay on top of your bills and save money.

They can help you to:

- understand bills, meter readings and your rights.
- see if you are eligible for any discounts or special schemes;
- set up affordable payment plans; and
- apply for grants to clear your debt (subject to meeting eligibility criteria and funding)

They run on-line, phone and face-to-face Covid-safe sessions. Please contact them for more information and to book an appointment with one of their team.

Email: eastendenergyfit@bbbc.org.uk

Phone: 07719 867933 or 07903 088971

Hackney SHINE

Hackney SHINE energy advice has been set up to help residents keep well and warm throughout the year, avoid cold-related conditions during winter, and anxiety over paying the fuel bills.

Hackney SHINE is for people over 65, low income families with children under 5, the disabled and people with respiratory and cardiovascular conditions, but anyone who thinks that they need help can contact us.

Please call 0800 281 768 to make a referral.

One referral to Hackney SHINE leads to an assessment for all of these services:

Energy advice and affordable warmth

- domestic energy and bills advice helping you to keep well and warm in the home
- free home energy visits for eligible residents
- eligibility checks for the warm home discount helping with winter energy costs
- advice and assistance with utility debts
- tariff and supplier switching advice
- sign-up for priority service registers for power, gas and water suppliers

Making the most of income

- home benefit checks for disabled and older residents – making sure that residents claim all the benefits they're entitled to
- sign-posting to other advice and support on benefits and entitlements
- sign-posting to help and support with other debts and financial problems
- London Taxicard – subsidised taxi journeys for those with severe mobility or visual impairments
- eligibility checks for the Thames Water 'Watersure' scheme providing help with water bills

Housing-related services

- handyperson service – low cost repairs in the home for disabled residents and over 55s
- heating and condensation surveys – for council tenants
- private sector housing action on damp and cold hazards for private tenants

- private sector housing grants for vulnerable home owners
- disabled facilities grant – funding for adaptations in the home
- falls assessment – reducing falls risk amongst vulnerable individuals
- floating support to help vulnerable residents with housing issues

Health and wellbeing

- information and advice on staying cool and well during hot weather
- Telecare and community alarm service – helping maintain safety and independence in the home
- fire safety check – free checks and smoke detector installations from the Fire Brigade
- medication review – ensuring that vulnerable residents are on the right medication
- AirTEXT – air pollution alerts for residents with respiratory ill-health
- free eye tests – for housebound people
- befriending – various services including home visiting and escorting service for housebound and isolated residents
- signposting for Flu jabs and NHS Health Checks for those aged 40 to 74



Hackney Foodbank provides emergency food parcels, which offer practical, immediate relief in moments of crisis.

The foodbank works using a voucher referral system. In order to get help from the foodbank, you will need a voucher issued by local agencies. **We are a local agency and we can help you get a food voucher.**

When you have a food voucher, you should take it to the foodbank. There are five foodbanks across Hackney, opening on different days and times of the week. **We can help you identify your nearest one.**

When you arrive at the foodbank, you'll be welcomed with a warm drink and trained volunteers will chat with you about your situation. They'll also discuss any dietary needs you may have and exchange your foodbank voucher for a parcel of three days of emergency food. They'll also help to support you in any other ways they can. Most foodbank centres offer a cafe style environment and their aim is to provide non-judgemental support at the point of crisis.

FAQs

What's in a typical food parcel?

A typical food parcel contains a minimum of three days of nutritionally balanced, non-perishable, tinned and dried foods that have been

donated by the local community. A typical food parcel includes: breakfast cereal, soup, pasta, rice, pasta sauce, baked beans, tinned meat, tinned vegetables, instant mash, UHT milk, tea, coffee, sugar, tinned dessert and biscuits. Some foodbanks also provide fresh produce if they are able to.

Can the parcel be adapted to special dietary requirements?

The foodbank can usually adapt your food parcel to suit your dietary needs. Just let them know when you arrive with your voucher. They can provide specific parcels for a range of needs including people with diabetes, gluten intolerance, vegetarians and halal. They will also endeavour to adapt your parcel to accommodate any food allergies you indicate.

What if I can't get to the foodbank centre?

At this point in time, Hackney foodbank is unable to make home deliveries.

If you are unable to attend the foodbank in person, you can nominate someone to attend on your behalf. This can be a trusted friend, family member or support worker. Importantly, if someone other than you is collecting your food, the agency that refers you must indicate the name of the person in a letter or email.

Community Lunch Clubs



Hackney Council for Voluntary Service (CVS) supports a network of lunch clubs which are financially supported by Hackney Council. The lunch clubs aim to improve the health and wellbeing of people aged 55 and over in Hackney and neighbouring boroughs. Their Lunch Clubs offer:

- Nutritious healthy two course lunches at affordable prices (ranges from free of charge to £5)
- Health and wellbeing sessions (e.g. nutritional advice from health professionals, massages)

- Movement and fitness classes (chair-based exercise, Tai Chi, line dancing etc.)
- Leisure activities (Bingo, Mah Jong, Backgammon/Tavla, Karaoke, discussions)
- Local outings, walks and trips to the seaside
- Advice and support services (e.g. signposting)
- Some of the activities may incur a small additional charge to the meal

 For general information about the Hackney Lunch Clubs programme, please contact: Rachel King, Lunch Clubs Development Coordinator Tel: **020 7923 1962** ext **8184** or email: rachel@hcv.org.uk You can also visit www.hcv.org.uk/lunch-clubs/

An Viet Lunch Club (Vietnamese) c/o Hackney Chinese Community Services

28-32 Ellingfort Road
London E8 3PA

020 8986 6171
info@hackneychinese.org.uk
Wing Kong Fung & Yan Ma

Monday, Wednesday, Friday
(9:30am-4:30pm)
Lunch served 12:30-1pm
BOOK AHEAD

Chats Lunch Club (Caribbean)

Clapton Park Methodist Church
99 Chatsworth Road
London E5 0LH

07852-572-096
chatslunchclub@yahoo.co.uk
Velma Bramble

Monday (12-1pm)
chair-based exercise
Thursday (11am-4pm)
coffee/lunch etc.
Lunch served 1:30-2pm
DROP IN

Hackney Caribbean Elderly Organisation (Caribbean)

39 Leswin Road
London N16 7NX

020 7923 3536
info@hackneycaribbean.org.uk
Lullyn Tavares

Tuesday, Wednesday,
Thursday. (10:30am-
3:30pm). Lunch served
1-2pm. **BOOK AHEAD**

Hackney Chinese Community Services (Chinese)

28-32 Ellingfort Road
London E8 3PA

020 8986 6171

info@hackneychinese.org.uk

Wing Kong Fung & Yan Ma

Monday, Wednesday, Friday
(9:30am-4:30pm)

Lunch served 12:30-1pm

BOOK AHEAD

Hackney Cypriot Association (Cypriot)

5 Balls Pond Road
London N1 4AX

0207 254 7920

hackneycypriotassoc@gmail.com

Cemile Goksan

Tuesday, Wednesday,

Thursday. (9am-5pm)

Lunch served 12-2pm

DROP-IN

Halkevi (Turkish, Kurdish)

31-33 Dalston Lane
London E8 3DF

07958-685-135

halkeviuk@googlemail.com

Yashar Ishmailoglu,

Devrim Yesiltas

Monday, Wednesday

(12-3pm). Lunch served

12:30-2pm. **DROP-IN**

Holly Street Luncheon Club (General)

331 Queensbridge
Road, London
E8 3LA

020 7923 1282

HS.LunchClub@aol.com

Nerine O'Connor

Monday, Wednesday, Friday

(9am-2pm). Lunch served

12:30-2pm. **BOOK AHEAD**

Lunch Up, Woodberry Down Luncheon Club (General)

Redmond Community
Centre, Kayani Ave,
Woodberry Down
London N4 2HF

07804-693-461

lunchup347@gmail.com

Lydia Batchelor

Tuesday. Lunch served 12:30-

2pm. **BOOK AHEAD**

Nightingale Luncheon Club (General)

19 Olympus Square
Nightingale Estate
London E5 8DS

020 8985 1309

noreen.nightingaleclub@gmail.com

Denise Northfield

Monday to Friday

(9:30am-1:30pm)

Lunch served 12-1:30pm

BOOK AHEAD

North London Muslim Community Centre, Elderly Social Club (Muslim, South Asian)

66-68 Cazenove Road
London N16 6AA

020 8806 1147 ext 4

admin@nlmcc.org.uk

Javed Isrolija

Weds 2pm (men)

Tues 2pm (women)

Lunch served - varies

BOOK AHEAD

(membership)

VLC Pho Club (Vietnamese)

Centre 151
151 Whiston Road
London E2 8BN

020 7739 3650

vietnamlaocambodia@yahoo.co.uk

Cam Tu Phan

Wednesday, Saturday

(10:30am-1pm)

Lunch served 12-1pm

DROP-IN

Community food projects and free meals

There are a number of community food projects offering people access to healthy and affordable food or providing free meals for vulnerable people.

Information on some of these can be found on the Hackney Foodbank website hackney.foodbank.org.uk/get-help/additional-support-in-hackney/local-places-to-get-free-food/ and include:

Mondays:

Children with Voice - Community Food Hub - Fresh food and essentials. Noon to 2.30pm. De Beauvoir Hub, 85 Downham Road, N1 5TR.
Tel: **0203 369 0316**

The Jago - Free food parcels. Noon to 3pm (restarting 5 Sept 2022). 440 Kingsland Road, E8 4AA. Call **07398 146 026** to join WhatsApp group and for additional support

North London Action for the Homeless - Vegetarian 3 course meal. Noon to 1pm. St Paul's Church, Stoke Newington Road, N16 7UE

Idia's Community Kitchen - Hot breakfast, tea and coffee with a variety of bakery items and sandwiches to take away. 10am-1pm. Fellows Court Community Centre, 86 Weymouth Terrace, E2 8LR

St Monica's Parish Food Shelter - Free hot meals, 6pm-7pm. St Monica's Church, 19 Hoxton Square, N1 6NT



Tuesdays:

Children with Voices - Community Food Hub - Fresh food and essentials. 11.30am to 3pm. CFH Prideaux Hub, 10 Church Crescent, E9 7DL
Tel: **020 3369 0316**

Stokey Community Food Shop - Fresh food and essentials. Noon to 2.30pm. Our Lady of Good Counsel Church, 24 Bouverie Road, N16 0AJ

St John Soup Kitchen - Fresh food and essentials, and a hot meal. 6.30pm to 8.30pm. 2A Gloucester Drive, N4 2LW

Idia's Community Kitchen - Hot breakfast, tea and coffee with a variety of bakery items and sandwiches to take away. 10am to 1pm Fellows Court Community Centre, 86 Weymouth Terrace, E2 8LR

Gascoyne1 Community Centre - Community lunch. 1pm to 3pm. Gascoyne 1 Community Centre, Gascoyne Road, E9 7FA.
Tel: **07774 930516**.

Connecting all Communities - Food hub, cultural hot meals, healthy eating and free weekly food parcel. Noon to 1pm. 1 Atkins Square, Dalston Ln, Lower Clapton, London E8 1FA. Registration needed, please contact **0203 633 5550** or info@cac-cic.org

Made in Hackney - We will deliver pre-cooked meals to vulnerable families. Deliveries are on Tuesdays and Thursdays. To refer yourself or someone else, fill in the form at madeinhackney.org/services/community-meal-service or call **03337 721826**

Wednesdays:

Gascoyne 2 Seniors' Meal - Chair-based exercise and community lunch. 11am to 2pm. Gascoyne 2 Community Hall, Wick Road, E9 5AY.
Tel: **07482 320 992**

Lighthouse - Drop-in Lunch. Noon to 2pm. SAINT, St Luke's Church, Homerton Terrace, E9 6RT

North London Action for the Homeless - Vegetarian 3 course meal. 6pm-7.30pm. St Paul's Church, Stoke Newington Road, N16 7UE

Thursdays:

2nd Chance Café - Soup and cakes.
Pay what you can. 11am-2pm. St Mary's
Centre, Stoke Newington Church Street,
N16 9ES

Foodcycle Hackney - Free community
meal. 12.30pm. New Kingshold
Community Centre, 49 Ainsworth Road,
E9 7LP

Children with Voices - Community
Food Hub - Ready-made meals to
collect. Noon to 3pm De Beauvoir Hub,
85 Downham Road, N1 5TR.

Tel: **0203 369 0316**

Lighthouse - Drop-in Lunch & Activities
noon to 2pm. SAINT, Shoreditch Church,
Shoreditch High Street, E1 6JN

Made in Hackney - We will deliver
pre-cooked meals to vulnerable
families. Deliveries are on Tuesdays and
Thursdays. To refer yourself or someone
else, fill in the form at [madeinhackney.](http://madeinhackney.org/services/community-meal-service)

[org/services/community-meal-service](http://madeinhackney.org/services/community-meal-service)
or call **03337 721826**

Fridays:

Idia's Community Kitchen - Groceries
including fresh and tinned foods to take
away, and a hot meal. Noon to 1.30pm.
Fellows Court Community Centre, 86
Weymouth Terrace, E2 8LR. £3 donation
payable with cash or card which will
contribute towards their running costs.
Please bring your own carrier bags.

2nd Chance Café - Soup and cakes.
Pay what you can. 11am to 2pm St
Mary's Centre, Stoke Newington Church
Street, N16 9ES

St Mary of Eton Church Hall - Chair-
based exercise and community lunch.
11am to 1pm St Mary of Eton Church
Hall, Eastway, E9 5JA (entrance on Wick
Road). Tel: **07482 320 992**

Woodberry Aid Community Shop
- Fresh food and essentials. Noon to
2pm. Unit A, Hartingtons Court, Coster
Avenue, N4 2WQ

Connecting all Communities - Food
hub, cultural hot meals, healthy eating
and free weekly food parcel. Noon to
1pm. 1 Atkins Square, Dalston Ln, Lower
Clapton, London E8 1FA. Registration
needed, please contact **0203 633 5550**
or info@cac-cic.org

Hackney Showroom - Friday Lunch Club - Free community meal for those aged 60+. Noon to 2pm. 4 Murrain Rd, Finsbury Park, London N4 2BN (restarting 26 August)

Sundays:

Children with Voices - Community Food Hub - Ready-made meals to collect. 1pm to 3pm. CFH Pedro Hub, 175 Rushmore Road E5 0HD.
Tel: **0203 369 0316**

Refugee Community Kitchen

Hackney - Hot meal to take away. 7pm-8pm. Outside Bethnal Green Station

Urban Table - Hot meal. 1.30pm to 3pm Round Chapel Old School Rooms, CPURC, 2 Powerscroft Road E5 0PU

Akwaaba - Hot meal available every second Sunday of the month at Sunday social centre for migrants. 2pm to 5pm. Stoke Newington Secondary School and Sixth Form, Clissold Road, N16 9EX. All migrants welcome!

Idia's Community Kitchen - Groceries including fresh and tinned foods to take away, and a hot meal. 3pm to 5pm. Fellows Court Community Centre, 86 Weymouth Terrace, E2 8LR. £3 donation payable with cash or card which will contribute towards their running costs. Please bring your own carrier bags.



Good to know

We can support you in setting up a regular community meal or other regular food-related activities at your nearest community hall.



Contact the Council's Resident Participation team on

020 8356 7845 or email us at get.involved@hackney.gov.uk

Supermarket schemes

Morrisons - Kids eat free with one adult meal - when you purchase one adult meal costing over £4.99, you can get a child's meal free. It applies only to children aged 16 and under and it excludes all café specials. Kids' meals also include a piece of fruit and Tropicana Kids Orange or Apple drink or bottle of water. No end date has been announced for this deal.

Asda - Kids eat for £1 in the cafe

- You can get a kids hot or cold meal for just £1 in Asda cafes. The Kids Eat for £1 deal is available all day long until 31st December 2022

Sanitary products - If you are struggling with the cost of sanitary products you can go to any Morrisons customer service desk and ask for a package for 'Sandy' or a 'period product pack' to be given a free discreet envelope with sanitary products. For more information visit

www.morrisons.co.uk

OLIO Phone App - this is a free mobile phone app connecting neighbours with each other and volunteers with businesses so that surplus food can be given away for free rather than being left to go off or be thrown away. More information can be found at olioex.com/

Cooking projects



Bags of Taste Hackney - Want to learn how to cook easy and low-cost tasty recipes? Bags of Taste Hackney offers qualifying residents a free, delivered, ingredients bag and course materials, containing the food for 7 meals (3 recipes) and all materials required to participate in their 2-week course.

 To find out more and register, call
Phone/text/Wapp **07788 651 042**
or email hackney@bagsoftaste.org

COMMUNITY



Shoreditch Trust's Community Kitchen - Free facilitated cook and eat groups

- Group cook and eat sessions, bringing people together to prepare and eat a meal together, taking part in discussions and activities on nutrition and cooking topics.

 For bookings and information, contact food@shoreditchtrust.org.
uk or call **07541 032639**.

Made in Hackney - Free Community

Cooking Sessions - This local community food kitchen runs free community cooking classes accessible to everyone with ingredients provided and often there are leftovers to take home, as well as donated surplus fruit and veg. The classes provide an opportunity to meet other people in your community with themes including cooking on a budget, bread making, healthy baking and international cuisines. Classes are suitable for people of all abilities.

 For more information visit
madeinhackney.org/ or call
0208 442 4266

They have also produced a Thrifty Feasts booklet that gives tips on how to shop and eat better and for less. It also includes easy recipes that are good for people and the planet
static.madeinhackney.org/pdfs/MIH-Thrifty-Feasts-II-Recipe-Book.pdf



Hackney Food Roots Partnership

Caritas Westminster

STOKEY COMMUNITY FOOD SHOP

Get your weekly food shop for as little as £4!

Running every Tuesday
Time: 12.00pm-2.30pm
Location: Catholic Church of Our Lady of Good Counsel, 24 Bouverie Road, Stoke Newington N16 0AJ

Members can choose from a range of high quality fresh and non-perishable goods including culturally appropriate foods at an affordable price

Please bring your own bags and cash for donation.



Woodberry Aid Community Food Shop

Get £20 worth of shopping for as little as £5

Running every Friday

Time: 12.00pm-14.00pm

Address: Unit A Hartingtons Court Coster Avenue London N4 2WQ

Members can choose from a high range quality fresh and non-perishable goods, including culturally appropriate foods at an affordable price.

Please bring your own bags and cash for donation.

Berkeley
Designed for life

Caritas
Westminster

Felix



**STREET
BOX**
More than just a box

**Hackney Food Roots
Partnership**

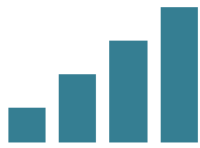


Free Vodafone SIM cards

The Charities.Connected programme provides charities like us with access to free Vodafone SIMs to distribute to service users.

Each SIM is loaded with 20GB data a month for six months, plus unlimited calls and texts, and is **completely free**.

To get one, **register your details with us today**.



The National Databank

Like a foodbank for mobile data, the National Databank has enough to help up to 500,000 people struggling to afford internet access to get free mobile data connectivity. Good Things Foundation set it up with support from Virgin Media O2, and donated SIMs and vouchers from O2, Vodafone and Three. It is hoped more will join and donate free mobile data.

What's the deal?

- Through partner organisations, people who are eligible can get a package of free mobile data, plus free calls and texts, for six months (and a maximum of 12 months).
- People are eligible if they are 18+ years old, from a low income household, and
 - have no or insufficient access to the internet at home; and/or
 - have no or insufficient access to the internet when away from home; and/or cannot afford their existing monthly contract or top up.
- Vouchers or SIMs are donated by O2, Vodafone and Three.

How to get this support?

The National Databank is available across the UK through registered partner organisations. Partner organisations are trusted to know their communities best. They decide who needs support without having to ask people to prove they live on a low income or receive benefits.

We are a partner organisation and can help you access the Databank.

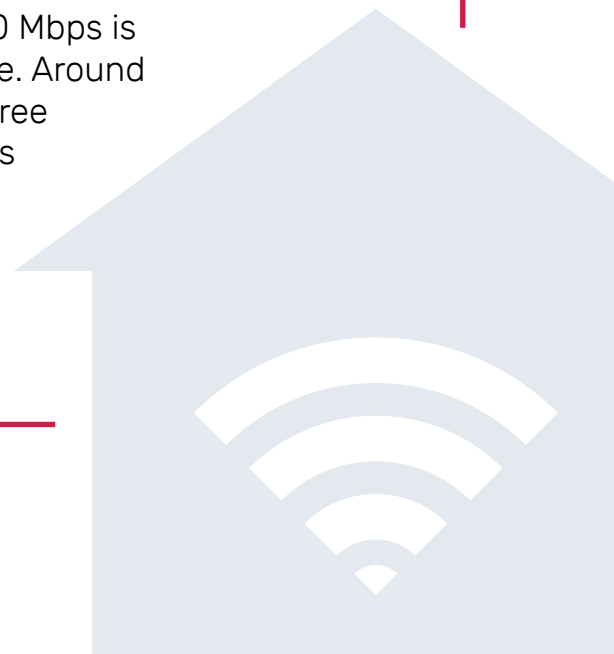


Promoting social tariffs for fixed broadband

'Social tariffs' (or targeted tariffs) are low-cost broadband packages for people who receive certain state benefits, such as Universal Credit. Awareness about them is low, but starting to grow. More people are starting to use them. The link to benefits may put some people off but social tariffs can be a safety net for internet access.

What's the deal?

- Not all providers offer a social tariff. Ofcom encourages all providers to offer one.
- Each social tariff is different but generally they should be:
 - Cheaper than standard tariffs (usually £15 to £20 per month)
 - Low entry costs and no price rises in the contract period
 - No penalty if you move to a social tariff from your existing provider
 - Sufficient speeds for everyday internet use
- A range of tariffs is available. Most are 30-40 Mbps.
 - Most providers don't charge exit fees if you cancel early
 - Some providers offer rolling monthly contracts
 - Some providers offer two social tariffs (one with faster speeds)
 - Social tariffs are mainly for home broadband. There is currently one for mobile data.
- Generally 10-15 Mbps is enough for small households for everyday basic internet use. Around 30-40 Mbps is enough for average household internet use. Around 50-67 Mbps works best for households (three to five people) using multiple smart devices at the same time for downloading, video calling and streaming.



How to get this support?

- Check if you are eligible. Eligibility is limited to people getting certain state benefits.
 - Universal Credit - you are very likely to be eligible
 - Pension Credit - you are likely to be eligible, especially if you get the Guarantee Credit element
 - Other state benefits (like Attendance Allowance) or 'legacy' benefits (such as Employment and Support Allowance) - you may be eligible. It varies.
- Check if your provider offers a social tariff. Some providers offer social tariffs for both new and existing customers. Others offer social tariffs for existing customers only.
- Social tariffs are not easy to find. They don't come up on most price comparison sites. They have different names - such as BT Home Essentials, Hyperoptic Fair Fibre, Sky Broadband Basics, Virgin Media Essential Broadband and VOXI for now.
 - Ofcom has a useful table of social tariffs with links to provider websites:
[Cheaper broadband and phone packages - Ofcom](#)
 - Jobcentre Plus staff are starting to provide information on social tariffs.
 - LOTI has a [Social Tariffs Toolkit](#) to support frontline practitioners raise the awareness of broadband social tariffs.





Home Essentials from BT

Helping you stay connected for less

We believe that everyone should be able to use the internet or pick up a phone to keep in touch. If you're receiving certain state benefits*, our Home Essentials plan can help you do just that.

What is our Home Essentials plan?

Our Home Essentials plan is a reliable and affordable way for people on specific state benefits, including Universal Credit and Pension Credit (Guarantee Credit), to have a low-cost broadband and phone package.

You can choose broadband with a phone line, or just the phone line by itself. And if you go for the broadband and phone line option, there are a couple of plans to choose from.

*See page 4 to check if you're eligible.



Broadband with a phone line

The internet is really important to most people. It's how we check and claim benefits, and find a job, training courses, healthcare advice, and local services. That's why we've included a couple of broadband options with our Home Essentials package.

Both our fibre broadband plans offer a strong and reliable connection for your home. With unlimited monthly usage, you can stream, browse and download to your heart's content. Plus, with our Stay Fast Guarantee**, you'll get the speeds we promise all day, every day, or we'll give you £20 back.

We have two plans to choose from:

1. Home Essentials – Unlimited Fibre Essential plan

- Fibre broadband with average speeds of 36Mbps.

Just what you need for browsing the internet.

- 700 minutes a month talk time to all UK landlines and mobiles.
 - Costs £15 a month.
- #### 2. Home Essentials – Unlimited Fibre plan
- Fibre broadband with average speeds of 67Mbps.
Ideal for browsing the internet, gaming, and streaming TV.
 - Unlimited minutes a month talk time to all UK landlines and mobiles.
 - Costs £20 a month.

Phone line only

For homes that aren't looking to go online, but that want to stay in touch with the world, we have:

3. Home Essentials – Call-only plan

- Unlimited minutes a month talk time to all UK landlines and mobiles.
- Costs £10 a month.

**We guarantee the speed to your hub. Check your speed using the MyBT app, online or by calling 0800 800 150. If after 60 days we can't get you back to the speed we promised we'll give you a £20 Reward card. Up to four claims a year. Excludes outages, connection faults and home wiring outside of BT's control.





Who can get the Home Essentials plan?

BT Home Essentials is available for anyone on one or more of these benefits:

- Universal Credit
- Pension Credit (Guarantee Credit)
- Income Support
- Jobseeker's Allowance[†]
- Employment and Support Allowance.^{††}

Sounds great. How do I get it?

It's simple. Here's how:

1. Get in touch with us -
 - Go to our website at bt.com/home-essentials
 - You can call us on **0800 800 150**
2. You'll need to tell us your surname, date of birth, and National Insurance number.
3. We'll run an instant check to make sure you're eligible for Home Essentials.
4. If you are, we'll connect you as soon as we can.

What happens if my circumstances change?

To make sure you continue getting the right support and that you're on the right plan, we'll run another eligibility check after 12 months. We'll then let you know if anything needs to change, or if you'll continue on the same plan for another 12 months.

[†]Job Seeker's Allowance

You are eligible for Home Essentials if:

- You receive only income-based Job Seeker's Allowance.
- You receive both income-based Job Seeker's Allowance and contributory-based Job Seeker's Allowance and the amount of your income-based Job Seeker's Allowance is more than your contributory based Job Seeker's Allowance.

You are not eligible for Home Essentials if:

- You receive only contributory-based Job Seeker's Allowance.

^{††}Employment and Support Allowance

You are eligible for Home Essentials if:

- You receive only income-based Employment and Support Allowance.
- You receive both income-based Employment and Support Allowance and contributory-based Employment and Support Allowance and the amount of your income-based Employment and Support Allowance is more than your contributory-based Employment and Support Allowance.

You are not eligible for Home Essentials if:

- You receive only the contributory-based Employment and Support Allowance.

Want to know more?

Give us a call on **0800 800 150** or visit the **Home Essentials** website

You'll find lots of free, useful information about everything from protecting your family online and finding a job, to managing your money at **[BT.com/SkillsforTomorrow](https://www.bt.com/SkillsforTomorrow)**



Offices worldwide

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