



## **Cost of Living Advice and Assistance**

### **Potential Financial Support Available for Older People**

This information sheet has been compiled by Perth and Kinross Council's [Welfare Rights Team](#). The Welfare Rights Team aims to ensure that the residents of Perth and Kinross are not missing out on their entitlement to benefits and other related help by providing a free, confidential and impartial benefits advice, information and [appeal representation](#) service. The Welfare Rights Team can be contacted through our [online referral form](#) or by phoning 01738 476900.

We actively encourage seamless referrals from workers on behalf of the people they are supporting/working with. Workers simply need to have the person's permission to make the referral (verbal consent is sufficient). We encourage this because we find signposting ineffective as people often don't make contact for a variety of reasons e.g. confidence, embarrassment, other things in their life become a priority and they struggle to find the time. If someone has opened up to you, please offer to make the referral on their behalf and we'll make contact at a time/date that's mutually convenient.

If the person you're working with is happy to be contacted by the Welfare Rights Team then please use our [online referral form](#) to refer them to us.

**Cost of Living Payment (£650 – from UK Government)** – This is an automatic payment. No application needs to be submitted. If you are in receipt of [Pension Credit](#) You may get a payment of £650 paid in 2 lump sums of £326 and £324. If you have a joint claim with a partner, you will get one payment of £326 and one payment of £324 for your joint claim, if you're entitled. To qualify for the payments, you need to have been in receipt of Pension Credit on 25 May 2022. The first payment (£326) was issued between 14 – 31 July 2022, with second payment (£324) being issued in Autumn 2022 (no confirmed dates yet).

**Disability Cost of Living Payment (£150 – from UK Government)** - This is an automatic payment. No application needs to be submitted. You may get a lump sum payment of £150 if you're getting [Attendance Allowance](#), or Disability Living Allowance (for adults), or [Personal Independence Payment](#) or [Adult Disability Payment](#). You must have received a payment (or later receive a payment) of one of these qualifying benefits for 25 May 2022 to get the payment. You'll be paid the £150 Disability Cost of Living Payment automatically from 20 September 2022. Most people will receive their payment by the beginning of October 2022. If you are part of a couple and both receive one of the qualifying disability benefits then each will receive the lump sum of £150. If only one person in the couple receives a qualifying disability benefit then only one lump sum payment will be made.



**Pensioner Cost of Living Payment (from UK Government)** - This is an automatic payment. No application needs to be submitted. If you're entitled to a [Winter Fuel Payment](#) for winter 2022 to 2023, you will get an extra £300 for your household paid with your normal payment from November 2022. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.

The full amount of Winter Fuel Payment you will get for winter 2022 to 2023 depends on your circumstances. These amounts are for winter 2022 to 2023 only.

See table below:

<b>Your circumstances</b>	<b>Born between 26 Sept 1942 and 25 Sept 1956</b>	<b>Born on or before 25 Sept 1942</b>
You qualify and live alone (or none of the people you live with qualify)	£500	£600
You qualify and live with someone under 80 who also qualifies	£250	£350
You qualify and live with someone 80 or over who also qualifies	£250	£300
You qualify and live with a partner who qualifies and either of you receives Pension Credits	£500 – only one of you will get the payment	£600 – only one of you will get the payment
You qualify and live with someone (not your partner) who qualifies and either of you gets Pension Credits, Income Based Job Seekers Allowance, Income Related Employment and Support Allowance or Income Support	£500 – you'll both get the payment	£600 – you'll both get the payment
You qualify, live in a care home and do not get Pension Credits	£250	£300

**Energy Bills Discount (£400 – from UK Government)**– EVERY household who is liable for electricity costs (those who are in Sheltered Housing that pay a service charge towards this will not be eligible as energy liability is in the name of the landlord), will qualify for this payment. This payment is automatic (to those that qualify) so no application needs to be submitted. Households to start receiving £400



off their energy bills from October, with the discount made in 6 instalments to help households throughout the winter period. Those with a domestic electricity meter point paying for their energy via standard credit, payment card and direct debit will receive an automatic deduction to their bills over the 6 month period – totalling £400. Traditional prepayment meter customers will be provided with Energy Bill discount vouchers from the first week of each month, issued via SMS text, email or post, using the customer's registered contact details. These customers will need to take action to redeem these at their usual top-up point, such as their nearest local PayPoint or Post Office branch.

### **Financial Insecurity Fund (administered by PKC Welfare Rights Team) –**

We have created a [Financial Insecurity Fund](#) so that you can apply for financial assistance if you have:

- Priority debts including gas/electricity/oil debt, (as well as potential, one-off, help towards the cost of buying oil), Council Tax debt, rent arrears etc
- Additional costs of living rurally,
- No Recourse to Public Funds,
- Broadband debt that prevents you from getting online or you require a data package,
- Difficulty meeting the essential costs of children under 2-years or or a child of any age with a disability e.g. nappies, milk, wipes etc,
- School dinner, music tuition and/or kids club debt.

To potentially qualify for a financial award(s) you (or your partner) need to be in receipt of a Means Tested Benefit (Pension Credits, Universal Credit, Housing Benefit, Council Tax Reduction, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Tax Credits) or you need to satisfy our low income criteria. If you have combined capital/savings over £1200 then you will not qualify.

An application can be submitted [online](#) or by phoning 01738 476900 (option 1)