

## London Borough of Barking and Dagenham

### Council Tax Energy Rebate Discretionary Scheme 2022/2023 (April 2022 to September 2022)

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#### Introduction

The Government will provide funding for billing authorities to give all households in England whose primary residence is valued in council tax bands A – D a one-off council tax energy rebate payment of £150 if they are in residence as of 1<sup>st</sup> April 2022.

This payment will operate outside of the council tax system, using council tax lists to identify eligible households.

- It will be disregarded for the purposes of calculating eligibility to other benefits.
- It is a direct payment, not a discount or reduction in Council Tax
- It is payable when the property is the persons sole or main home, it's a chargeable property or has an exemption under class N, S, U or W and the person who is liable to pay the council tax (or would be were the property not exempt) is not a local authority, a corporate body or other body such as a housing association, the government or governmental body

Class N is a property solely occupied by students or school leavers

Class S is a property occupied by person under the age of 18

Class U is a property occupied by solely by "Severely mentally impaired" Persons

Class w is an annex occupied by a dependant relative

Funding has also been provided for a discretionary scheme for households that are not eligible for the criteria set out above.

The Energy Rebate Discretionary scheme is designed to provide support to those suffering from financial hardship as a result of the rising cost of living due to increased energy bills.

The Council has been given general responsibility on how the discretionary fund can be administered.

For all households identified in band E to H in receipt of Council Tax Support on the 1<sup>st</sup> April 2022 an automatic award of £150 in line with the main energy rebate scheme will be made through the discretionary fund.

Council Tax Support is payable to households on low income therefore these residents are already known to be potentially financially vulnerable.

The remaining funding from the Energy Rebate Discretionary fund will be used to support energy needs and bills.

The scheme is designed to help meet immediate needs and those struggling to afford energy and utility related bills only. The scheme cannot provide support outside of that required for energy related costs.

A targeted approach will be applied to:

- Households with Carer Responsibilities and Disabled Occupants
- Sheltered/Supported Accommodation
- Care Leavers & those supported by Adult Social Care
- Families identified to have low financial resilience

- Pensioner complex's or Warden controlled accommodation
- Residents identified by the Local Welfare Provision data sharing by the DWP

Further support will be provided to charitable 3<sup>rd</sup> party organisations within the borough and the Homes & Money Hub, through the provision of the energy voucher scheme.

General applications made via the Household Support Fund & Individual Assistance Payment schemes will also be considered under the Energy Rebate Discretionary scheme when considered appropriate, to further support residents with their cost of living associated with their current energy bills.

One application form is applicable for all the hardship schemes.

This guidance sets out some of the factors that will be considered when deciding if an award through the Energy Rebate Discretionary Scheme can be made; it details the principles that will be followed. Each individual case will be considered on its own merits in accordance with the Local Authorities guidance and good practice.

### **The main features of the scheme are:**

- The scheme is discretionary, and the claimant does not have a statutory right to payment.
- All applications must be treated individually on their own merit.
- The level of payment will be decided by the Council. Payment (award) levels will be determined by looking at individual household make-up, circumstances and average living costs as detailed by Shelter and Policy in Practice and will also take into account any debts accrued within the household and attributable to any utility or wider associated essential cost alongside any wider essential work related expense as detailed above. Payments and awards will be administered and paid via the Councils Systems as deemed appropriate.
- The Discretionary Energy Rebate Scheme is a short-term and temporary fund, accessible between April and September 2022, to alleviate immediate hardship due to the rising cost of living.
- The scheme will work in conjunction with the Homes & Money Hub (<https://www.lbbd.gov.uk/money-and-debt>) to support the residents across a broad range of services. This will include referrals of applicants to services such as Job Shop, Budgeting and Debt advice, Adult Learning and any other relevant service as applicable for further advice and ongoing support. Independent Living Agency to support emergency gas and electric key top ups and referred into from Care Leavers Team, CAB and DABD and relevant third-party support agencies within the voluntary and community sector.

### **We want to help people who are:**

1. On a low income or unable to work and are significantly affected by the rising cost of living and unable to afford essentials like energy bills
2. Taking positive steps to reduce their overheads/outgoings e.g. reducing household bills, attending financial management activities etc.
3. Able to show that you are suffering financial hardship and do not have any financial assets that you may be able to call upon.
4. Experiencing short term financial issues with the cost of living associated to illness or disability.

5. Had a significant change in your circumstances or life changing event that has placed you into hardship.
6. Have no access to claim welfare benefits or have claimed welfare benefits and there is a delay in award and/or payment being made

### **Purpose of the scheme**

- Prevent and reduce hardship and poverty caused by the rising cost of living associated with energy costs increasing.
- Supporting the vulnerable and elderly in the local community so they have assistance to meet their current cost of living associated with energy costs increasing.
- To support the most vulnerable residents who are least able to help themselves (Terminally ill or disabled) so they have assistance to meet their current cost of living associated with energy costs increasing.

### **Am I eligible for support?**

To be eligible support you must live in the London Borough of Barking & Dagenham. You must also be on a low income. This would normally mean you will be getting one of the following benefits:

- Income Support.
- Income based Job Seekers Allowance.
- Income related Employment and Support Allowance, or
- Pension Credit (Guarantee Credit only).
- Has claimed, or is in receipt of, Universal Credit but is experiencing financial hardship.

**(You are not required to be in receipt of any benefits to be eligible to make an application)**

AND/OR

- Unemployed or on a low income
- Affected by rising living costs due to energy costs increasing
- Or you don't have enough money to meet your (or you family's) energy costs after an emergency or crisis.

AND

- You currently have a liability to pay Council Tax in the London Borough of Barking & Dagenham

### **If you can't pay your bills because of living cost rises**

There are things you can do if you're struggling to pay for things like energy bills.

It's important you don't ignore your bills. Speak to the organisation you owe money to - they might be able to help by letting you pay smaller amounts or take a break.

It's also worth checking with your bank or building society - they might be able to help you with your debts or let you delay loan or credit card repayments.

### **If you can't pay your energy bills**

Speak to your energy supplier as soon as you can. You might be able to set up a payment plan with them to help spread the cost of your bills. Your supplier has to help you come to a solution. You should try to negotiate a deal that works for both of you. You can try to negotiate a better deal. If you don't, your supplier might make you have a prepayment meter installed.

## **Find out more about what to do if you're struggling to pay your energy bills.**

[What to do if you're struggling to pay your energy bills - Citizens Advice](#)

<https://www.askbill.org.uk/energy/>

If you're in debt to your energy supplier, you might be able to get a grant to help pay it off. There are several energy companies who offer grants and schemes that are open to anyone - you don't have to be a customer. When you apply for a grant, you'll have to provide detailed information about your financial situation in your application. You may need to complete a budget sheet with a Financial Conduct Authority (FCA) approved adviser.

Visit [Grants to pay off your energy debts - Citizens Advice](#) for more information.

You could get £140 off your electricity bill for winter under the Warm Home Discount Scheme. [Warm Home Discount Scheme - GOV.UK \(www.gov.uk\)](#) The money is not paid to you - it's a one-off discount on your electricity bill, between October and March.

## **If you have a prepayment energy meter**

Your supplier will try to help you find ways to keep your energy supply connected if you can't top up your meter because of immediate hardship.

Tell your supplier as soon as possible if you can't top up. You'll find their contact details on their website or on your bill.

Check our advice on what to do if:

you can't afford to top up your prepayment meter

you can't get to a shop to top up your prepayment meter

## **If you've got less money because of a change in your circumstances**

If you've had a change in circumstances that has resulted in a loss of income you might be able to claim benefits or get more money on your current benefits if:

you've lost your job

or you're self-employed and can't get work or your income has reduced

or you are on reduced working hours

Check what benefits you can get if you're affected by any of the above. There are a number of online benefit and budgeting calculators that will help you to see what you may be entitled to with information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance, Universal Credit, how these are calculated and how your benefits will be affected if you start work or change your working hours:

- [Benefit and budgeting calculator | Policy In Practice \(betteroffcalculator.co.uk\)](#)

- [Turn2us Benefits Calculator](#)
- [Benefits Calculator - entitled to - independent | accurate | reliable](#)
- [Money Manager for Universal Credit claimants | MoneyHelper](#)

You may be able to claim Universal Credit <https://www.gov.uk/apply-universal-credit> and/or Personal Independence Payments <https://www.gov.uk/pip/how-to-claim> if you are unable to work due to a health condition.

You may be able to claim Council Tax Support if your income has reduced. You can claim online at <https://www.lbbd.gov.uk/claim-council-tax-support>

Maternity Allowance, Child Benefit, Milk Vouchers & additional support are available at <https://www.healthystart.nhs.uk/>

If you've had a change in circumstances or have run out of money and can't afford essentials like heating, there are emergency funds to help you. Our Homes and Money Hubs are open for a drop in at Barking Learning Centre and Dagenham Library from 9am to 4pm, Monday to Friday or via [homesandmoneyhub@lbbd.gov.uk](mailto:homesandmoneyhub@lbbd.gov.uk).

## **Help! I'm broke and need emergency support**

### **Cash in a crisis – Get help paying for daily essentials**

In conjunction with the Energy Rebate Discretionary Scheme the council also has the Household Support fund and Individual Assistance Payment Scheme for people in extreme hardship. There is no set limit to the time that an award can be made for, and the council will decide what amounts and periods are appropriate. It may be appropriate to make an award for a short period to give the customer time to sort out their financial and/or personal circumstances. Or it may be appropriate to make a longer indefinite award or a one-off payment. It is not intended that either of the funds will be a long-term solution.

Whilst the Household Support Fund will be mainly focussed on energy bills, food and water bills and the general cost of living, The Individual Assistance Payment Scheme will also allow for white goods (ovens/washing machines/fridge freezers) and other household items in an emergency only need such as beds, bedding, sofas, wardrobes etc.

They may give vouchers, direct payment to suppliers, BACS or text payments and referrals for essential items such as:

- food
- gas and electricity costs
- essential household appliances (setting up home, leaving care, disaster, maternity needs)

As the funds are both discretionary and limited there are levels to the amount, we can consider giving you based on your family make up and this is in line with benchmarking using weekly data from The Joseph Rowntree Organisation, Shelter & Policy In Practice.

For example:

<b>Single, working age</b>	<b>Couple, working age</b>	<b>Couple with one child</b>	<b>Couple with two children</b>
Food and drink £58.81	Food and drink £74.20	Food and drink	Food and drink
Utilities £23.68	Utilities £31.21		

Total £82.49	Total £105.41	£96.09 Utilities £36.15  Total £132.24	£106.78 Utilities £39.35  Total £146.13
<b>Single with one child</b> Food and drink £85.74 Utilities £28.61  Total £114.35	<b>Single with two children</b> Food and drink £99.04 Utilities £31.81  Total £130.85	<b>Each additional child supplements</b>  £18.36 food  £3.20 utilities	<b>Disability or special diet supplement</b>  £ 15.61  <b>Under 2's supplement</b>  £24.85

### Making an Energy Rebate Discretionary Scheme claim

The customer must make a formal claim for the Energy Rebate Discretionary Scheme before the Council can consider making an award. Applications are made through a universal hardship application form. The claim must be made through the following methods:

- Online form. <https://www.lbbd.gov.uk/household-support-fund-and-individual-assistance-payment-iap-hardship-support-schemes>
- Personal support – face to face, phone appointments
- Asking us to visit you if you are unwell or unable to leave the house

**Please note** applications will be taken by email and for vulnerable residents or those without access to the internet they will be taken over the phone by appointments from the visiting team. For an application form or to return a completed form please email [benefits@lbbd.gov.uk](mailto:benefits@lbbd.gov.uk)  
For Vulnerable residents who require additional support please email [visitingandwelfareemails@lbbd.gov.uk](mailto:visitingandwelfareemails@lbbd.gov.uk)

### To Apply for Support, you will need:

- your national insurance number
- your full name
- your date of birth
- your contact telephone numbers (including a working mobile number) and email address
- full names, dates of birth and national insurance numbers for everyone living in your household
- your current full address and postcode
- if applicable your tenancy start date and full details of the property you are moving to
- details of benefits you receive and how much you get
- details of any organizations helping you
- details of household income and expenses
- details of your savings

- details of why you need help and any supporting information

### **Evidence Checklist:**

#### **The following evidence will be required in support of any applications received:**

- If you do not have a live claim for Housing Benefit or Council Tax Support with The London Borough of Barking and Dagenham, then you are required to provide proof of your identity (current passport or driving licence)
- Recent bank statements for all accounts held (full statements – mini statements are not acceptable) held by the applicant and partner (where applicable) covering three months and showing all transactions so that your expenses can be verified.
- Evidence of your household income. This may be recent wage slips covering the last 2 months, proof of self-employed income, student finance, proof of state benefits or any other income you receive. If you are in receipt of Universal Credit (UC) you should provide the full breakdown of your most recent UC award showing all elements and deductions and what they are for.
- If you are applying for assistance with utility debts (gas/electric/) then applications should be supported with an up-to-date bill showing how much you currently owe, your account/reference number, the suppliers name and address and bank details as any support for utility debts will be paid directly to the supplier.

Further evidence may be requested for high expenses such as car finance, insurance, childcare costs or any other expenses. The Council reserves the right to verify any information or evidence provided by the customer.

The person claiming support must be the person requiring the assistance unless they are acting on behalf of the person concerned who may include appointees, someone on the person's behalf such as a relative or social worker (countersignature & relevant authorities required) or a supportive department or organisation e.g. Citizens Advice Bureau (CAB).

Where changes are anticipated, applications for support can be made in advance and will be looked at individually.

### **How will we use & share this information?**

Information collected during the application process will be used to assess an applicants' claim. Information will be cross matched with other data held by the Council and third-party agencies e.g. DWP, HMRC for verification purposes.

In assessing a claim, it may be appropriate to make referrals within the Council or to external agencies to provide advice or support.

To allow the council to communicate and provide services appropriate to your needs, for example Free School Meal applications

The Council may also share data with both internal and external organisations for the purposes of validating any applications or support you may make or have made for other Council services such as Housing Applications, School Placements, Homeless Applications, Homes & Money Hub, Job Brokers & Right to Buy Applications. Please note that this list is not exhaustive.

Subject to a legal gateway, your information may also be shared for the prevention of fraud and criminal activity with (list not exhaustive):

- The police
- Immigration Service, Absconder Services and/or UK Border Agency
- Health and social care organisations
- Other Local Authorities

## **What happens next**

### **Decisions**

Possible outcomes of an Energy Rebate Discretionary scheme application are that that the:

- Energy Rebate is refused.
- Energy Rebate is awarded in full.
- Energy Rebate is awarded in part i.e. less support paid than applied for or paid over a shorter period.
- Or Further information is required.

The Energy Rebate award will be awarded on the basis of the known facts and evidence supplied.

### **When deciding on your application we will consider:**

- Who lives in your household & what they can contribute IE Grown up children?
- Any relevant disabilities & reasonable associated expenses (further evidence may be required to verify expenses).
- Your Savings/Capital
- Your employment status –
  - Have you recently been made redundant or unemployed & what pay you are eligible to
  - Self Employed
  - On Statutory Sick Pay
- If you have spoken with utility providers & what agreements are in place
- Prepayment utilities IE Key Meters
- Have you claimed all benefits/income that you may be entitled to:
  - Free School Meals
  - Council Tax Support
  - CTRS Hardship Application
  - Universal Credit
  - Housing Benefit (if Eligible)
  - Disability Benefits
  - Child Maintenance
- If you are in receipt of benefit have all changes been notified & you now get your maximum eligible award.
- Would a Discretionary Housing Payment, Individual Assistance, or Household Support Fund payment help you instead?

Decisions will be in writing and will include details (if awarded) including:

- Period of the Energy Rebate award.
- Weekly or total amount of Energy Rebate award and how the award will be paid.



- The right of the claimant to ask for a review of the award and the time and manner of doing so.
- The right of the LA to amend suspend or cancel an award when deemed necessary or appropriate.
- The claimant's duty to report any change of circumstances.

The Council will aim to make decisions within **10** working days where all applications and supporting documents are supplied. Where it is apparent that there are extenuating circumstances the payment time may be reduced.

Whenever possible, decisions on applications for help with the costs of gas & electricity will be made before the end of the next working day.

### **Appeal Rights**

The council will write to the customer to confirm the Energy Rebate decision but as an award is discretionary there are no appeal rights to an Independent Tribunal. But the customer can ask the council to look at their case again if they are not happy with the outcome of their request for support. This would need to be made in writing, stating the reasons you are asking for a review of the decision and be signed and dated. Review Requests should then be sent to [benefits@lbbd.gov.uk](mailto:benefits@lbbd.gov.uk) and it will then be dealt with by a Senior Benefits Officer/Manager and the outcome notified in writing within 28 days.

### **How payments are made**

Payments can be made by either of the following methods

- Payments will be made by phone text payment (ATM withdrawal link) and you will receive instructions via a text message to your mobile number should your application be successful. Please see links below detailing how the system works and locations:  
<http://pin4.com/uk/#how-it-works>  
<https://www.pin4atm.com>
- If you are unable to receive awards issued by pin4cash we may be able to issue a direct payment to your account only in exceptional circumstances where you are vulnerable or have mobility issues. Please ensure you provide the account you wish to receive the monies into as we are unable to change the account after payment has been agreed and made.
- Direct payment to your utility provider