



VONNE
voluntary organisations' network north east

Cost of Living Crisis Resource Pack

What can we do as organisations and individuals to navigate the cost of living crisis and how can we support those in our communities to do the same?



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Introduction

The cost of living crisis is a serious issue that will have an impact on everyone in the North East, from individuals and households to organisations across all sectors. The cost of energy is a big factor in the cost of living crisis and it's a terrifying truth that many people are facing the dilemma of whether to eat or be able to heat their homes this winter.

On 1st October, the annual energy bill for a typical household will rise from £1,971 to £2,500 – a 27% increase.

We've put together a list of resources and information to explain more about the energy crisis, the cost of living crisis with tips on how to reduce your bills and stay safe this winter.

What is the energy crisis about?

The energy crisis is an ongoing shortage of energy across the world, which is affecting many countries, including the UK.

This information taken from [Energy Saving Trust](#) gives some background on the energy crisis.

Why is there an energy crisis?

As countries began to recover from the pandemic, demand for gas started to increase again and could not be met due to a shortage in supply, causing gas prices to increase in 2021. The problem was made worse by renewable sources like wind and solar producing less power and cold weather during the winter months forcing more people to turn their heating up.

This increase in gas prices forced some energy suppliers in Great Britain out of business. By the end of December last year, a total of [28 energy companies had gone bust](#), including bigger companies like Bulb, affecting over two million customers. If your energy supplier collapses, you don't need to do anything. You will still receive your gas and electricity as usual. [Ofgem](#), the energy regulator, will move your account to a new supplier. They will let you know which one this is.

More recently, Russia's invasion of Ukraine has threatened supplies and driven up prices further. Russia is one of the world's largest producers of oil and gas, [supplying the EU with 40% of its gas](#) in 2021.

What does it mean for your energy bills?

Ofgem introduced an 'energy price cap' in Great Britain in January 2019 following concerns that many people, particularly those who did not switch supplier to find cheaper deals, were paying too much for their energy. The cap sets the maximum amount that energy suppliers can charge for each unit of energy.

The cap was reviewed twice a year, but Ofgem recently decided to review the energy price cap every three months, to help stabilise the energy market. According to Ofgem, the change should allow energy companies to adjust bills more quickly in response to the prices they're charged by wholesale suppliers. This should stop more energy companies going bust.

The energy price cap was due to go up again by 80% from 1 October 2022 for 24 million people in England, Scotland and Wales.

But, the UK Government has now frozen typical energy bills at around £2,500 for the next two years, starting this October. This is almost £1,000 less than typical bills would have risen to under the cap.

The figure reported is for an average home, so you could end up paying more than this, for example, if you have a large home or use more energy than a typical household.

We have more information in [our blog on the energy price cap](#).

(Source - <https://energysavingtrust.org.uk/why-are-energy-bills-going-up/#:~:text=The%20energy%20crisis%20is%20an,many%20countries%2C%20including%20the%20UK.>)

Need more information?

In this BBC podcast, Martin Lewis, from Money Saving Expert, Energy UK's Emma Pinchbeck and BBC Business Editor, Simon Jack, unpick all the details of the energy price cap and what it means for energy bills in the UK.

[Listen to the podcast](#)

National Energy Action has warned that nearly [9 million people will be dragged into fuel poverty this October](#), a rise from 4.3m to 8.9m in 12 months. Adam Scorer, National Energy Action (NEA) chief executive, feared that a warm home this winter will be a “pipedream for millions” amid ultra-high energy bills.

He said: “We know who gets hit hardest, what impact it will have and how to get money into the pockets or off the bills of the most vulnerable. Without bold action to support the most vulnerable and those on the lowest incomes, this will effectively prise their fingers from the cliff edge and push them over the precipice.”

The charity has called on the Government to immediately upgrade the £15bn household support package unveiled by Chancellor Rishi Sunak in May which offered £400 discounts to households and was based on earlier forecasts of the price cap rise.

[A new report from New Economics Foundation \(NEF\)](#) on behalf of Friends of the Earth has revealed nearly 9,000 energy crisis hotspots in England and Wales with County Durham listing within the top 5. Friends of the Earth campaigners are urging UK government to commit £15bn to a council-led, street-by-street programme of free insulation funded by a tougher windfall tax. The NEF report shows how a rapid roll out of council-led energy saving measures, including insulation could help households save between £490 and £720 each year on bills.

Resources

Advice for Organisations

Resources for VCSE organisations from ACEVO

ACEVO are gathering links to reports, surveys and important data to support civil society leaders to better understand the impact of the crisis on their organisations, stakeholders and the sector at large. [Visit their Cost of Living page here.](#)

Resources from NEA

The NEA website has lots more advice resources, downloadable as multi-lingual information leaflets aimed at frontline workers to help provide advice in the communities.

[Visit the website](#)

NEA Training Services

NEA Action for Warm Homes have fully funded places available for Fuel Poverty and Health e-learning to frontline staff and volunteers from non-commercial organisations, who provide advice to those in or at risk of fuel poverty.

Find out more [Fuel Poverty and Health e-learning \(funded places available\) \(nea.org.uk\)](#)

Middlesbrough Environment City

Middlesbrough Environment City offers free, impartial advice and support to those struggling to pay fuel bills through the Affordable Warmth team. They also offer information and awareness sessions to front line staff and community groups on affordable warmth.

Find out more [Energy Advice – Middlesbrough Environment City \(menvcity.org.uk\)](#)

Fareshare UK

FareShare is the UK's national network of charitable food redistributors, made up of 18 independent organisations. Together, they take good quality surplus food from across the food industry and redistribute it to nearly 9,500 charities and community groups, creating almost one million meals for vulnerable people.

They've put together resources for both individuals and organisations to help with the cost-of-living crisis, which you can download here.

[Fareshare Cost of Living Crisis Support for Organisations](#)

[Fareshare Cost of Living Crisis Support for Individuals](#)

Rising Energy Prices and Village Halls

Village halls will be facing closure this winter unless support can be found to help them cope with rising energy prices.

[This briefing](#) draws on interim data from a survey completed by nearly 700 village halls buildings, along with anecdotal feedback from ACRE Network members to describe how the energy crisis is

being felt by these important rural community buildings, and the challenges that will need to be overcome to make sure they continue to provide warm, welcoming spaces for local residents and businesses this winter.

Cost of Living Crisis Resources

Unbiased

Unbiased is a support organisation who empower people to make confident financial decisions. They simplify the financial options available and have experts, advice, tools and guides to provide access to financial information. The website has a dedicated page to the cost of living crisis, with tools, tips and links.

[Visit the Cost of Living Hub](#)

Crisis

Crisis is committed to supporting people at risk of, or experiencing homelessness during the cost of living crisis.

[Read their blog](#) for more information on how they are supporting their members.

Rest Less

Rest Less is the UK's fastest growing site for the over 50's, focussing on careers, finance, learning, volunteering and lifestyle. Their cost of living crisis resources offer advice on saving money on everyday living costs including food, bills, clothing and travel.

[Visit the site.](#)

How to reduce your energy bills

Many of these resources have been written for individuals and households to help reduce bills at home, but the advice can be applied to places for work if you own the buildings you work from, and the advice can hopefully be passed on to the service users you work with.

NEA – Your Home Energy Checklist

Follow these steps from National Energy Action to help you manage your energy bills and keep your home warm and safe this winter.

[Home Energy Checklist](#)

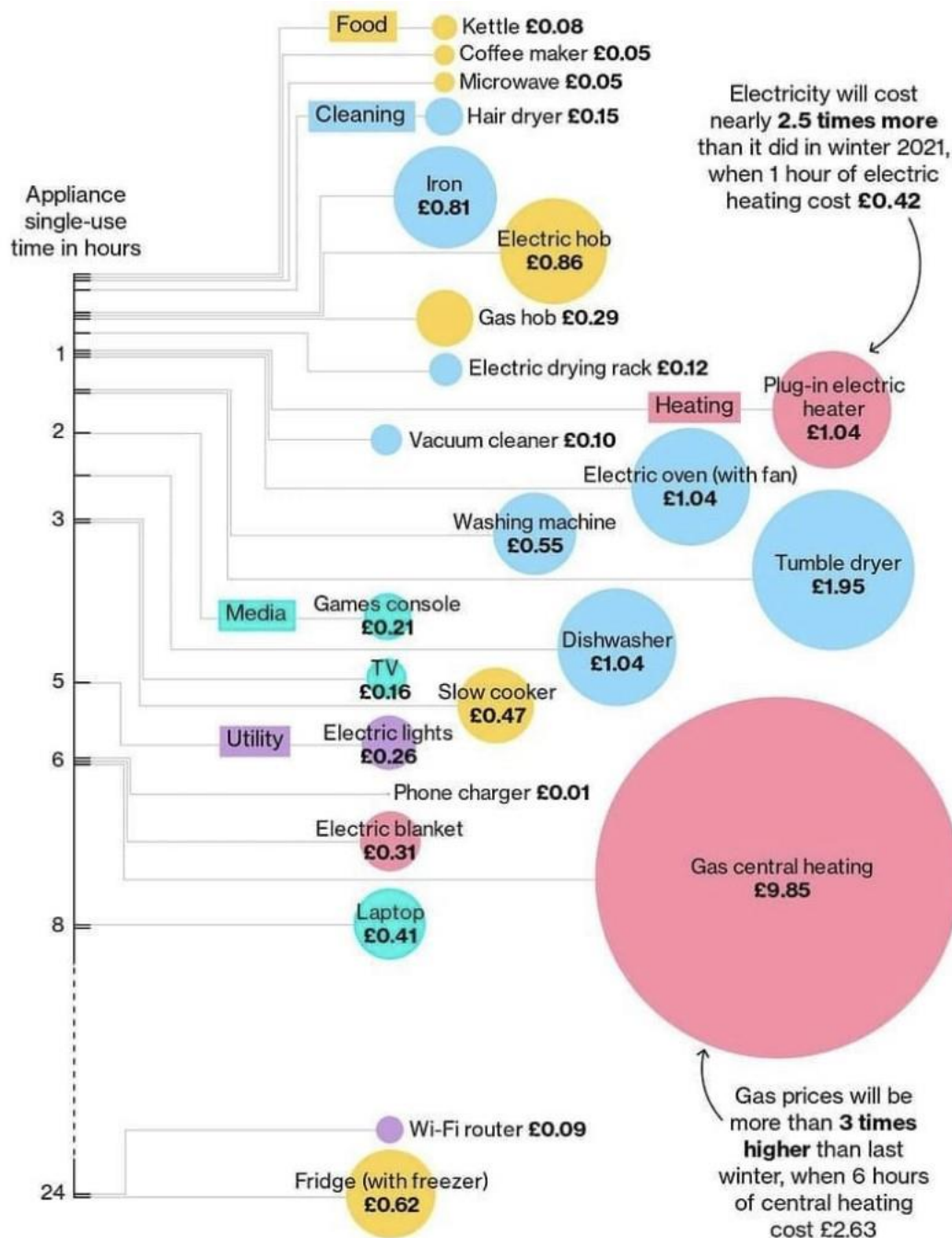
Best Appliances to save cash when cooking -

[In this article from The Guardian](#), writer Jess Clark explores how we can be more energy efficient in our cooking, **which could save up to £600 a year**. Top tips include:

- Using an air fryer or slow cooker instead of an electric cooker
- Batch cooking
- Simmering rather than boiling, and using the right sized pan with a lid
- Avoiding over-filling the kettle

Last month, Jamie Oliver launched 'One-Pan Wonders' on Channel 4, with all the recipes cooked in one pot saving on energy, and hot water – because you're washing up fewer pots.

Energy Consumption and Costs of Household appliances



Sources: Uswitch; Ofgem; The Heating Hub. Note: "Electric lights" is equivalent to 10 non energy saving bulbs. "Gas central heating" is for a typical home size according to Ofgem.

Simple actions individuals can take to keep warm this winter

In this article from the BBC, it highlights the main areas of your house where you might be losing heat and the importance of changing behaviour to save on energy. [Read the original article here.](#)

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1. Doors

Warm air wants to leave your home and will find any nook and cranny to do so. As it does, cold air is sucked in to replace it, causing draughts. It makes your home cold and wastes energy.

Shutting doors and closing windows may not be enough. But by simply adding a draught excluder - or even a rolled up towel - the draughts can be blocked. Find out how to make a draught excluder [here](#).

2. Windows

Badly fitting windows or single panes of glass are another place heat is often lost.

If you can't get windows replaced with double glazing, the Energy Saving Trust says it is worth getting some heavy curtains to help keep the heat in the room.

You may not want to sit in the dark all day, so look out for cheap DIY kits that use a thin plastic sheet to cover the window, blocking draughts.

They are sometimes shrink-fitted into place with a hairdryer and can be removed and replaced as required.

3. Loft hatch

Insulating your loft is like wearing a woolly hat - trapping the warmth below to keep you cosy. However, that hatch is just like any other door and needs attention too.

One suggestion is to glue a plastic bag to the back of the hatch, fill it some of the loft insulation and then seal it up. It should help insulate the hatch and flop over the edges when you pull it shut, stopping draughts escaping.

4. Behaviour

There are some small changes to your daily routine that save energy. The obvious ones are spending less time in the shower (potentially saving about £10 a year), turning off the lights (£14) or turning down the thermostat (saving up to £55).

Other ideas include:

- Put lids on pots and pans when cooking - it'll also speed things up
- Use a microwave to reheat food rather than the oven
- Don't overfill the kettle. Filling a kettle for two cups of tea rather than boiling a full kettle could save you around £45 a year
- Defrost your fridge - it will work more efficiently

BBC PA – Keep Warm, Keep Well

The BBC Pensioner's Association have a list of simple tips and advice on how to get help with your energy bills.

[Read the article.](#)

Tips for Pensioners for Surviving the Cost of Living Crisis

<https://www.equityreleasewarehouse.com/guides/tips-survive-cost-living-crisis-seniors/>

Quick Tips to Save Energy (from Energy Saving Trust)

Energy Saving Trust have a list of tips and advice for quick and easy ways to save energy, lower bills and reduce your carbon footprint which could save you up to £375 a year (based on April 2022 energy price cap).

[Go to the website.](#)

Guide to Energy Saving at Home

This guide from Love Energy Savings gives a variety of ways to improve your household's energy efficiency.

[Read the guide.](#)

8 top tips that could save you over £488

Tips from Octopus Energy include reducing your boiler's flow temperature, drawing your curtains early and controlling your thermostat.

[See the top tips.](#)

How to keep warm without turning your heating on

It's a terrible truth that some people simply won't be able to afford to turn their heating on this winter, or will try and get through as much of the cold season as possible using alternative methods to conventional heating in our homes. Here are a few, low cost things you can do to stay warm at home without turning on the heating:

- Close doors and windows - Make sure all windows and doors are properly closed and well sealed. Put a t-shirt or rolled towel in front of any noticeable leaks.
- Close your curtains before it gets dark – this can save up to a 15% reduction in heat loss. If you have thermal curtains, even better.
- Use cheap, transparent shower curtains over windows that receive sunlight. This will keep the cold air out whilst the warmth of the sun heats a room.
- Layer up – if you have any thermal base layers, wear them under a jumper and tracksuit bottoms. Keeping your neck, hands and feet warm can go a long way to warming your core so wear socks, slippers, a scarf and even gloves if you have them.
- Close off any unused rooms – this will create another barrier between you and the cold weather outside. Also, if you do decide to turn your heating on, shut off the radiators in rooms you're not using so that you're only heating the rooms you're in and limiting your usage.
- Use smaller rooms – if your bedroom is smaller than your sitting room, you might choose to use it as a bed-sitting room.

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- Put down a rug or carpet – soft rugs and carpets help prevent heat loss through the floor and offer a warmer surface to walk on.
- Light a candle – candles can produce heat and offer light if you want to limit your electricity. Be mindful of where they're placed and don't leave candles unattended.
- Exercise – if you are fit and well then 20 minutes of exercise can warm you up and keep you warm well after your exercise has ended. Moving around produces body heat, so even a little low-resistance exercise will help.
- Buy a thick dressing gown and layer up blankets – you could also snuggle up with your family members and pets to share warmth
- Drink hot drinks – if you can afford to invest in a thermos cup/flask it will keep your drinks hot for longer and warm you from the inside.

If you have a little money to invest:

- Switch to [energy saving lightbulbs](#) – LED bulbs use 90% less energy than traditional lightbulbs and are suitable for replacing spotlights and dimmable lights.
- Consider using an electric blanket.
- Insulate your attic
- Install radiator reflectors – if your radiator is on an external wall, you could lose heat from them. Internal walls are not heat loss walls and therefore you won't save any money by installing reflectors there (unless the adjoining room isn't heated). Radiator foil is relatively inexpensive, but you won't stand to save huge amounts of money by installing reflectors either so proceed with caution!

Retrofitting and Green Energy

Looking for alternative heating methods?

If you have money available to invest in alternative heating methods then ultimately you will save significantly on your heating bills, and reduce your carbon footprint which helps us all in working towards a net zero future.

Here are a few alternative heating options you can consider:

Heat Pumps

Heat pumps are normally three times more efficient than gas boilers but they use electricity to run, so the cost of electricity needs to be taken into consideration.

A heat pump is an electrically powered device that absorbs heat from the air, ground or water around a building. A standard heat pump requires one square metre of space around it, whereas ground source heat pumps require much more space, sometimes with a hole bore 100m into the ground.

In 2021, the boiler upgrade scheme was announced to help reduce the cost of installing more environmentally friendly heating systems. [You can find out more about them and find out if you're eligible for support here.](#)

If you want to [visit a heat pump](#), Nesta have set up a pilot service this autumn to help people better understand how heat pumps can operate at a wider scale across the UK.

Infrared heating

Infrared is radiant heat, similar to the sun. Unlike convection heat through radiators, infrared heats people and objects rather than the air. By heating the walls and objects within a room, infrared doesn't escape through windows and doors and it can give heat within 4 minutes of being switched on. North East company, [Infrared Replacing Gas](#) has launched a Heating Rescue Scheme offering up to two panels at cost price for those who cannot afford to heat their homes with gas this winter.

[Find out more here.](#)

Seven ways to power your home with renewable energy

This [handy resource from Eon](#) explains what renewable energy is, why it's an important consideration for your home and seven energy options for your home.

Future Heating Systems

Hydrogen Homes

The gas currently used to heat the 85% of households connected to the gas grid is contributing to climate change. Northern Gas Networks have developed the first Hydrogen-fuelled homes as hydrogen doesn't create carbon dioxide when burned.

They are now working to research how they can adapt so that their network can transport hydrogen in the future.

[You can learn more and visit the first Hydrogen Homes here.](#)

Green and Eco-friendly renovations

If you're in a position to make some renovations and improvements to your home, it's worth considering how you can do this in a green and eco-friendly way to future-proof your property as we move towards net zero.

This article gives a [complete guide to green and eco-friendly renovations for homeowners](#), including how to increase your properties EPC rating.

Interested in retrofitting?

For the latest advice on Retrofitting homes, [view the latest Retrofit news here](#) brought to you by Low Carbon Homes and Northern Housing Consortium.

Financial Support

Where can you get help?

£4 billion of government funding is now available for vulnerable households. Information has been made available by Consumer Rights in this [press release](#).

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Cost of living support from the Government

£400 Help with Energy Bills payment

Who gets this?

Everyone in the UK who is a domestic energy customer.

Domestic energy customers are people who pay for the electricity and gas they are using for their homes, not for businesses.

How is it paid?

The £400 will be spread into several monthly payments across Winter.

It'll be paid by your energy supplier into your energy account balance.

If you are a Prepayment customer you will be given vouchers.

Prepayment customers are people who pay for energy before they use it.

When is it paid?

Payments should start in October 2022.

Different People will probably be paid at different times over winter.

£150 Council Tax Rebate

Visit the [gov.uk page for council tax rebate](https://www.gov.uk/page-for-council-tax-rebate) for more detailed information.

Who gets this?

People who live in houses that are in council tax band A - D.

Your council tax band depends on how much your house is worth.

How is it paid?

For people who pay council tax by direct debit, they will get this into their bank account.

For people who don't pay council tax by direct debit, they will get a letter from the council telling them how to get the £150.

When is it paid?

Most people getting this money have been paid already.

What if I haven't had the £150 yet, but think I should've had it?

You should check your council tax band on a council tax bill.

If you are in council tax band A - D, you should contact your local council.

£650 Cost Of Living Payment For People On Benefits

Visit the [gov.uk page on cost of living payments for people on benefits](https://www.gov.uk/page-on-cost-of-living-payments-for-people-on-benefits) for more detailed info.

Who gets this?

People on benefits:

- Universal Credit
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Pension Credit

How is it paid?

Into your bank account.

When is it paid?

£326 in July 2022, and £324 later in 2022.

£300 Cost Of Living Payment For Pensioners

Visit the [gov.uk page on cost of living payments for pensioners](#) for more detailed info.

Who gets this?

Pensioners who can get Winter Fuel Payments.

How is it paid?

When you get your Winter Fuel Payment, you'll receive an additional £300.

This money is not taxable and doesn't stop you from getting other types of benefit.

When is it paid?

November or December 2022.

£150 Disability Cost Of Living Payment

Visit the [gov.uk page on disability cost of living payments](#) for more detailed info.

Who gets this?

People on some types of benefits:

- Disability Living Allowance
- Personal Independence Payment
- Armed Forces Independence Payment
- Attendance Allowance
- Constant Attendance Allowance
- Scottish Disability Benefits
- War Pension Mobility Supplement

How is it paid?

Into your bank account.

This money is not taxable and doesn't stop you from getting other types of benefit.

When is it paid?

September 2022

£250 - £600 Winter Fuel Payment

Visit the [gov.uk page on Winter Fuel Payments](#) for more detailed info.

Who gets this?

Pensioners:

- People who get Pension Credit
- People born before 25th September 1956, who are in the UK for at least one day between the 19th - 25th September 2022

This is called a 'qualifying week'

Some people on different benefits:

- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Income Support

The payment is different [depending on your circumstances](#).

You should already be getting this if you are meant to be getting it.

How is it paid?

Into your bank account.

When is it paid?

November or December, but no later than 13th January 2023.

£25/day Cold Weather Payment

Visit the [gov.uk page on Cold Weather Payment](#) for more detail.

When does this happen?

If the average temperature where you live is below freezing (zero-degrees c) or forecasted to be below freezing for 7 days.

Who gets this?

Pensioners:

- People on Pension Credit
- Some people on different benefits:
- Universal Credit
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Income Support
- Support for Mortgage Interest

How is it paid?

Into your bank account.

When is it paid?

Between 1st November 2022 and 31st March 2023.

£150 Warm Home Discount (England and Wales)

Visit the [gov.uk page on Warm Home Discount](#) for more info.

Who gets this?

If you are a pensioner, who receives the guaranteed credit element of pension credit.

If you live in England or Wales and are on means tested benefits, and live in houses with high energy costs.

A means tested benefit is one where the money, and whether you can have it, are based on how much money you make and already have.

These benefits are:

- Universal Credit
- Income-related Employment and Support Allowance
- Income-based Jobseekers Allowance
- Income Support
- Housing Benefit
- Pension Credits Savings Credit
- Child Tax Credits
- Working Tax Credits

How is it paid?

By your energy supplier into your account balance with them.

If you are a Prepayment customer you will be given vouchers.

Prepayment customers are people who pay for energy before they use it.

When is it paid?

Late October 2022 - March 2023.

Find out more on our [Warm Home Discount information page](#).

Support from Energy Providers

Octopus Energy

<https://octopus.energy/financial-assistance/>

Octopus created a £2.5m fund when the crisis began, and have continued to increase it throughout the crisis. Since the October price cap rise was announced they've doubled funds from £7.5m to £15m.

- Get in touch for help with:
- Direct Bill Support
- Home energy visits
- Thermal cameras to spot heat loss
- Free energy efficient electric blankets

Looking after yourself

How can you look after yourself?

Mental Health and Money Advice have created a section of their website where you can find information about how you can maintain your mental wellbeing at this time alongside information on how to manage your money as your bills rise.

<https://www.mentalhealthandmoneyadvice.org/en/managing-money/cost-of-living-crisis-and-your-mental-health/>

How to take action

Sign a petition with Friends of the Earth

if enough of us speak up, there's a real opportunity to get the UK government to act now. To start building an energy system that frees us from fossil fuels. And prioritise people's basic needs over the profits of massive companies.

Together with people like you and organisations from across the movement, we're calling for urgent UK government action that matches the scale of this crisis. With your help, we'll demand:

- **Emergency support now:** Provide a new package of financial support to people who, without additional action, will be on the frontline of poverty this winter.
- **Help to upgrade homes:** Launch a properly-funded programme of home upgrades and insulation across the UK to bring down bills and prevent energy waste.

- **Cheap energy:** More than triple the amount of renewable energy in the UK by 2030. Including wind and solar generated in harmony with nature, so that we can permanently lower bills.
- **Free us from oil and gas:** Stop opening up new oil and gas fields so we can escape our dependence on volatile fossil fuels.

So please, join our growing call and ask the UK government: act now to keep us all warm this winter and in the years to come.

[Sign the petition.](#)

Join the #FixThisCrisis campaign - <https://www.turn2us.org.uk/About-Us/Our-Campaigns/Fix-this-Crisis>

The UK is facing a national emergency. Before the crisis, millions of people across the country were facing a winter choosing between heating or eating. Now, many face not being able to afford either. In a country as wealthy as ours, this simply isn't right.

Every day, we support and advocate for people who are struggling to afford everyday essentials. For people in poorly paid jobs, as well as people who can't work due to ill health or caring responsibilities, it is a daily battle to survive. But ultimately, everyone who needs it should be properly supported when they hit hard times. This means ensuring that, at a minimum, Universal Credit and the benefits system always provides people with enough to be able to afford the basics.

When the Government introduced a temporary increase to Universal Credit during the pandemic, hundreds of thousands were helped out of poverty; proof that the system can work. But the Government cut that increase.

We now face an emergency that many of us believe is an even bigger challenge to our livelihoods.

Together, we are calling upon the new Prime Minister to act with urgency and **#FixThisCrisis**. We want them to:

1. Hold an emergency budget as soon as possible on the cost of living crisis.
2. Increase Universal Credit and benefits so everyone can afford to live.
3. Permanently get the energy cap under control and fix our broken energy system.

Don't Pay UK

Don't Pay is a grassroots movement demanding a fair price for energy for everyone. They're asking people to join their petition, and when they have a million people on board, they will withhold payment to the energy companies in a strike to fight back against soaring energy costs.

[Join Don't Pay UK](#)