

HARLOW RESIDENTS' Newsletter

citizens
advice

Harlow

January 2021

Welcome

Welcome to our newsletter for Harlow residents which we will publish on a monthly basis. With each issue we will keep you updated on the type of services available to you at Citizens Advice Harlow and how you can access them. In this edition we are focusing on how to **keep your energy costs down** this winter, **manage rent arrears**, and how to **apply for settled status**.

ENERGY COSTS

I live with my two children and partner in a small semi-detached house. During the winter we use more heating and electricity as we're home more. Do you have any tips on how I can keep the cost of my energy down during the winter?

There are a few things you can do to save some money during the winter period. Check when your energy contract is due to expire. If you're at the end of your contract use energy compare by Citizens Advice to see if you could save money by switching supplier or tariff.

(<https://energycompare.citizensadvice.org.uk>)

If you're on a prepayment

meter you could save money by replacing your meter with one that lets you pay after using energy rather than in advance. Most suppliers won't charge you for removing a prepayment meter, though many will run a credit check or ask you for a deposit.

Here's a few practical tips to help keep costs down:

- 1 Using a timer for your heating, lowering your thermostat and using radiator valve controls could save you over £100 per year
- 2 Changing light bulbs to an energy-efficient one could save £50 over the lifetime of the bulb
- 3 Turn appliances off standby mode to save around £30 a year

- 4 Seal cracks in floors, skirting boards and add draft excluders to letterboxes, doors and windows.

Some energy suppliers also offer grants to allow improvements to your home, like insulation or a new boiler. What help you can get depends on your circumstances and what would help your home. You don't need to be a customer of one of these suppliers to apply but you'll need to **check your eligibility**.

You may also be eligible for other **grants and benefits**, these could include Warm Home discount or help with energy debt. Contact us if you need help with the application and our Energy Adviser will arrange a Warm Homes appointment with you.

0808 2787 856 Advice line
(FREEPHONE)

www.harlowcitizensadvice.org.uk



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RENT ARREARS

I am renting and have an assured shorthold tenancy. I have been struggling to pay the rent for a few months. I am working full time, but my wages aren't enough. I am only just managing with my other bills and spending. Now I am falling behind on my payments and I am worried about losing my home. What can I do to stop this from happening?

Rent arrears, like council tax debt or mortgage arrears, are a priority debt. Non-payment can cause serious problems, such as losing your home.

If the landlord says they plan to evict you, have served you with a notice, or you have letters from court, get advice urgently.

Go through correspondence from your landlord. Compare payments you've made to the amount of arrears due to make sure the numbers agree. Speak to them about why you're struggling with your rent. Create a budget by adding up your essential living costs, such as food and energy, and take these away from your income. Use the Citizens Advice budgeting tool and benefits calculator to see if you can increase your income. Try to find cheaper deals on your energy, phone and broadband. Put any spare money towards your debts.

If you're able to pay off some of the arrears, your landlord may agree to a payment plan, enabling you to pay smaller amounts. Be clear and realistic about your budget. If they don't agree

a plan, or if you feel unable to negotiate alone, contact Citizens Advice. The payment plan should be written down and signed by the landlord.

For help with your budget, negotiating a rent payment plan, or eviction advice, contact Citizens Advice.

SETTLED STATUS

I'm from Austria and I know I need to apply for Settled Status as the UK leaves the European Union soon. But I'm really confused about what documents I need in order to apply for my children and me. We've lived in England for six years and I'm worried that if we don't apply before the end of the month, we might have to leave.

As an EU Citizen, if you are living in the UK by 31 December 2020 you can stay until at least 30 June 2021.

If you want to stay here after 30 June 2021, you need to either:

- apply to the EU Settlement Scheme
- apply for British citizenship

Getting your status will prove your right to:

- stay in the UK for more than 3 months
- work
- study
- use the NHS
- claim the State Pension
- rent a home

After 30 June 2021 you might be asked to prove your right to do things like get a job or use the NHS. You'll be able to do this by showing you have 'pre-

settled status' or 'settled status' under the EU Settlement Scheme, or British citizenship.

To get settled status, you need evidence that you've lived in the UK for 6 months out of every 12 months for 5 years in a row. As you state you and your children have lived in the UK for six years, you should be eligible for this.

In order to apply, you'll need to have a few things. These include a passport or national ID card, a digital photo, your National Insurance number or proof of how long you've lived in the UK, a mobile number and an email address.

If you've been working, you can find your National Insurance number on your pay slip. If not you can contact HM Revenue and Customs National Insurance Helpline on 0300 200 3500 to help find it.

It may be easier to make your children's application after you've made your own. This way you'll be able to 'link' your child's application to yours, using the application number you got when you applied for yourself.

You can do this at any time after you've applied – you do not need to wait for a decision. And if your own application is successful, your child will get the same status as you.

In order to apply on behalf of your children, you will need to have proof of your relationship - for example a birth certificate.

If you need any extra help with your application, Citizens Advice Harlow is on hand to help.

0808 2787 856 Advice line
(FREEPHONE)

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