

Cost of Living Crisis: support available for people with no recourse to public funds (NRPF)

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Introduction

This resource has been put together by the Praxis Welfare Team to provide more information on sources of support for people struggling during the cost of living crisis, including those who are affected by the No Recourse to Public Funds (NRPF) condition. It is focused on services and support that is available for those living in London, though some of the information presented here will be relevant to those living elsewhere in England and Wales.

NRPF/UNDOCUMENTED

This label means that a service or scheme is open to people with No Recourse to Public Funds, or who are undocumented/have irregular immigration status.

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Disclaimer: every effort has been made to make this document as accurate as possible, at the time of publication in December 2022. However, many of the services and schemes listed below change frequently. While we will make every effort to keep this guide up to date, it is possible that some of the information presented here may become out of date. Readers are encouraged to check the details on each service or scheme via the links provided below.

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Support with food:

Foodbanks:

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<https://www.trusselltrust.org/get-help/find-a-foodbank/>

There are foodbanks located across all London boroughs, and usually you need to be referred by an agency for support.

You will receive a food bank parcel with three days' nutritionally balanced, non-perishable food from your local food bank, and will usually need to collect the parcel yourself.

City Harvest- Food near me:

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<https://www.cityharvest.org.uk/food-near-me>

You can find information about a number of charities that can support you with free food on this website. This list isn't exhaustive, but we hope that it will help you get food today.

Food Cycle:

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<https://foodcycle.org.uk/location>

Food Cycle connects communities, reducing loneliness and food poverty, by creating welcoming spaces for people from all walks of life to meet, eat and have conversations, and by offering a weekly telephone Check-in and Chat, they support people's health and mental wellbeing.

Just click on the map to find a Project near you, or enter your postcode into the search box

Your Local Pantry:

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<https://www.yourlocalpantry.co.uk/>

When you become a member of a Pantry, in exchange for a small weekly subscription you will have access to food that you choose, including fresh fruit and vegetables, meat and store cupboard favourites, which will often be worth £15-20 or more.

Too good to go:

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Too Good To Go is a service with a mobile application that connects customers to restaurants and stores that have surplus unsold food

<https://toogoodtogo.co.uk/en-gb/>

Olio:

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Olio is a mobile app for food-sharing, aiming to reduce food waste. It does this by connecting those with surplus food to those who need or wish to consume such food. The food must be edible; it can be raw or cooked, sealed or open. The app is free, but you will have to pay a small fee for the food items.

<https://olioex.com/>

Support with utility costs:

Shine London:

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<https://shine-london.org.uk/services/>

Open to Londoners. Shine are able to accept referrals for residents that need support with their energy bills if they meet one of the following eligibility criteria:

- Is on a low income
- Has a disability
- Has a long-term health conditions worsened by the cold
- Is a child under 15
- Is an adult over 60

For self-referrals, call 0300 555 0195 to speak to an advisor, 9am and 5pm, Mon-Fri.

Telephone energy advice, Our partners help to identify households who are struggling to heat their homes and therefore at risk of fuel poverty as well as offering interventions and referral routes for existing SHINE clients (e.g. fire safety checks, befriending services, utility bill discounts and support in power cuts).

We are also able to offer home visits where we can give our free energy saving measures such as LED lighting, draughtproofing subject to assessment.

Fuel Bank Foundation:

(Some support on the website will be accessible for people with NRPF/undocumented but you may need to check through the different sections)

<https://www.fuelbankfoundation.org/>

They give emergency financial support and practical advice to households identified as being in fuel crisis.

British Gas Energy Trust:

(Some support on the website will be accessible for people with NRPF/undocumented but you may need to check through the different sections)

<https://britishgasenergytrust.org.uk/>

Individuals and families can apply for grants to clear domestic gas and electricity debts (owed to British gas or other suppliers). Before applying to the Trust you must get money or debt advice first.

Once you have sought advice, the British Gas Energy Trust may be able to provide a grant if you are struggling to pay off gas or electricity debt.

Warm Spaces:

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<https://warmspaces.org/>

Warm Spaces has put together an online directory of ‘warm banks’, with a map of different spaces across the UK to find warmth, community & help.

Ask Bill:

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

Advice on managing bills and energy, and money management, advice on the correct entitlements, access funding and reducing demand for water and energy

Free online tools to self-assess and personalise advice, based on your home’s characteristics

Charis:

(Some support on the website will be accessible for people with NRPF/undocumented but you may need to check through the different sections)

[Financial Grants for Individuals](#) | [Financial Assistance for Individuals](#) | [Charis \(charisgrants.com\)](#)

An administrator for many essential funds and grants, working on behalf of major companies, local authorities and charities.

WaterSure- help with water bills:

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<https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

Water Sure caps your water bill so you won’t pay more than the average metered bill for the area your water company covers. To qualify you must:

- Be on certain benefits.
- Have a water meter (or be waiting for one to be installed).
- Have a high essential use of water (this means you have three or more children under 19 in full-time education, or a child with a medical condition or disability that requires your household to use a lot of water).

Children who have certain conditions may automatically qualify under these schemes. Contact your water company directly to find out more and to apply. Your supplier may also offer additional help for customers struggling to pay their bills.

General advice on reducing energy costs:

There is lots of general advice available about how to reduce energy costs. The following resources might be useful:

<https://www.moneysavingexpert.com/utilities/energy-saving-tips/>

<https://www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy>

Support with Debt/Money advice:

MONEY A&E:

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<https://www.moneyaande.co.uk/money-coaches>

<https://www.moneyaande.co.uk/workshops>

Offers Money Education workshops to enable attendees to identify, set and achieve personal money goals, as well as improve and employ money management skills. They also provide debts and budgeting advice

Step Change:

<https://www.stepchange.org/>

Step Change: provides the UK's most comprehensive free debt advice service. They help people with debt problems take back control of their finances and their lives.

Toynbee Hall/Debt Free London:

<https://www.toynbeehall.org.uk/debt-advice/>

Free debt advice, advisors are accessed in person, over the phone or by WhatsApp or video chat

Charitable Grants:

The following grant portals allow you to search for grants for which you may be eligible. However not all grants will be accessible for people with NRPF, so please double-check your eligibility for each suggested grant.

Lightning Reach:

<https://www.lightningreach.org/application-portal?referral=smallwood>

If you're struggling financially and need help with money, you may be eligible to apply for financial support such as grants, local schemes and discounted tariffs.

Turn2us:

<https://grants-search.turn2us.org.uk/>

Turn2us is a national charity providing practical help to people who are struggling financially. Use the free and easy-to-use Benefits Calculator and Grants Search tools to check what benefits you might be able to claim and what grants you might be able to apply for.

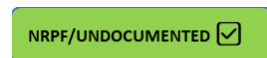
Household Support Fund:

<https://www.gov.uk/cost-living-help-local-council/>

Information on the household support fund that is administered by your local council to provide emergency help with essentials such as food and fuel. Each council will have different guidance and criteria.

Some councils are making the support available to people with NRPF/undocumented so please check with your local council.

Discounts and Offers:



<https://helpforhouseholds.campaign.gov.uk/discounts-and-offers/>

Find out what offers are available from businesses to help with the cost of living.

Support with Medical Costs:

HC2 Certificate:

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You might be able to get help paying for NHS charges, for example:

- prescriptions
- dental treatment
- sight tests, glasses and contact lenses
- travel to NHS treatment

Check if you can [get help with health costs on the NHS Business Services Authority website](#).

<https://services.nhsbsa.nhs.uk/apply-for-help-with-nhs-costs/apply-online>

If you pay for regular prescriptions

If you can't get help to pay for your prescriptions, you might be able to save money by buying a prepayment certificate.

You'll pay a fixed price for either 3 or 12 months. This will cover the cost of all the prescriptions you need during that time.

You can buy a prepayment certificate for unlimited prescriptions for:

- £30.25 for 3 months
- £108.10 for 12 months - you can pay this in 10 instalments of £10.81

You can check: <https://services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start>.

Maternity Exemption Certificate:

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<https://www.nhsbsa.nhs.uk/check-if-you-have-nhs-exemption/maternity-exemption-certificates>

Available to all pregnant women, regardless of immigration status. The certificate entitles pregnant women to free prescriptions and free NHS dental care throughout their pregnancy and for 12 months after giving birth. You can get this by filling out a 'FW8 form'. You can ask your GP/midwife for information about this.

Support for families with children:

Healthy Start vouchers:

<https://www.healthystart.nhs.uk/how-to-apply/>

If you have a child or are pregnant

Healthy Start vouchers are vouchers given to families with a child under four who are on a low income and can be used to buy fruit, vegetables, cow's milk, formula milk (stage one) and pulses. Families are also given vouchers for Healthy Start vitamins. They can be used in most supermarkets and shops. The amount is £8.50 a week for those with a child under one and £4.25 a week for those with a child between one and four. Vouchers for food and milk are posted every four weeks. Vitamin vouchers are sent every eight weeks.

For people with NRPF you can apply if you have a **British child under four and are on a low income.**

[healthy-start-vouchers-sep-2021.docx \(live.com\)](#)

Free School Meals:

Even if you have NRPF, your children can apply for Free School Meals.

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<https://www.gov.uk/government/publications/free-school-meals-guidance-for-schools-and-local-authorities/providing-free-school-meals-to-families-with-no-recourse-to-public-funds-nrpf>

Baby Banks:

You may need to be referred by a supporting organisation to these services – please check the details carefully.

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[Family support resources - Little Village \(littlevillagehq.org\)](#)

[UK baby banks - Little Village \(littlevillagehq.org\)](#)

[Sebby's Corner \(sebbyscorner.co.uk\)](#)

Government Support

There is unfortunately very limited government support for people who have No Recourse to Public Funds, or those who are undocumented/have irregular immigration status.

We have highlighted the different government schemes and eligibility criteria below. You can check full details of government support [here](#).

<u>Support</u>	<u>Details</u>	<u>Is this support available to someone with no recourse to public funds?</u>
Existing cost of living support (April 2022-March 2023)		
Energy Bills Support Scheme discount Find out more	<p>All households will receive a £400 energy bills discount. This is automatic, non-repayable and will be applied in six instalments between October 2022 and March 2023. Households do not need to apply for the grant, as it will appear as an automatic credit on their energy bill from their energy supplier.</p>	<div style="background-color: #90EE90; padding: 5px; border-radius: 5px; display: inline-block;">NRPF/UNDOCUMENTED <input checked="" type="checkbox"/></div> <p>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.</p> <p>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.</p> <p>This scheme is not a public fund for immigration purposes. As the grant is applied directly to all energy customers, it can be accessed by a person with no recourse to public funds.</p>
Cost of Living Payment 2022 Find out more	<p>Eligible households will receive a payment of £650 for the This will be made automatically in two instalments, one in summer and another in the autumn.</p>	<div style="background-color: #FF0000; color: white; padding: 5px; border-radius: 5px; display: inline-block;">NRPF/UNDOCUMENTED</div> <p>This payment is only available to households on means tested benefits, including Universal Credit, Pension Credit and Tax Credits.</p>
Warm Home Discount Scheme Find out more	<p>This provides people who are receiving the Guarantee Credit element of Pension Credit with a £150 discount off their electricity</p>	<div style="background-color: #FF0000; color: white; padding: 5px; border-radius: 5px; display: inline-block;">NRPF/UNDOCUMENTED</div> <p>Even though this scheme is not a public fund for immigration purposes, the eligibility</p>

	<p>(or, in some cases, gas) bill between October and March. The discount is administered by the energy provider.</p> <p>If someone does not get the Guarantee Credit element of Pension Credit but is on a low income, they may be able to apply to their energy provider for a discount. Energy companies can set their own eligibility criteria, but government guidance for 2022-2023 includes being in receipt of a means-tested benefit or tax credit.</p>	<p>criteria require someone to be in receipt of a means-tested benefit. This means someone with no recourse to public funds will not qualify for a discount unless their energy provider has set different criteria.</p>
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<p>Disability Cost of Living Payment Find out more</p>	<p>People who are in receipt of one of the following benefits may be entitled to a one-off payment of £150:</p> <ul style="list-style-type: none"> • Attendance Allowance • Constant Attendance Allowance • Disability Living Allowance for adults • Disability Living Allowance for children • Personal Independence Payment • Adult Disability Payment (in Scotland) • Child Disability Payment (in Scotland) • Armed Forces Independence Payment • War Pension Mobility Supplement <p>In order to get this payment, you must have received a payment of one of these qualifying benefits for 25th May 2022 to get the payment.</p>	<p>NRPF/UNDOCUMENTED</p> <p>This is not a public fund for immigration purposes, but a person has to be in receipt of a qualifying benefit in order to receive it.</p> <p>This payment is therefore not available to those with no recourse to public funds.</p>
<p>Pensioner Cost of Living Payment Find out more</p>	<p>Anyone who is entitled to a Winter Fuel Payment for winter 2022-2023 (see below) will also get an extra £150 or £300 paid with their normal payment from November 2022.</p>	<p>NRPF/UNDOCUMENTED</p> <p>This is not a public fund for immigration purposes, but to qualify for it, a person has to already be receiving a Winter Fuel Payment. The Winter Fuel Payment is a public funds for immigration purposes, so neither the Winter Fuel Payment nor the Pensioner Cost of Living Support is available to those with no recourse to public funds.</p>
<p>Winter Fuel Payment Find out more</p>	<p>This is a payment available to those born before 26 September 1956 who live in the UK, which ranges from £250 to £600.</p> <p>In winter 2022-2023, it will include a Pensioner Cost of Living Payment (see above).</p>	<p>NRPF/UNDOCUMENTED</p> <p>This payment is a public fund for immigration purposes, so is not available to those with no recourse to public funds.</p>

<p>Cold Weather Payment Find out more</p>	<p>This is an additional payment for people who are in receipt of certain benefits or Support Mortgage interest, which is paid when the average temperature in a particular area fall below zero degrees Celsius for 7 days in a row.</p> <p>A person may be eligible if they are in receipt of one of the following:</p> <ul style="list-style-type: none"> - Pension Credit - Income Support - Income-based Jobseeker’s Allowance - Income-related Employment and Support Allowance - Universal Credit - Support for Mortgage Interest 	<p style="background-color: red; color: white; text-align: center; padding: 2px;">NRPF/UNDOCUMENTED</p> <p>Only those who are already receiving specified benefits and meet certain criteria are eligible for a Cold Weather Payment. Therefore, although this is not a public fund for immigration purposes, this payment will not be available to those with no recourse to public funds.</p>
<p>New cost of living support (from April 2023 onwards)</p>		

<p>New Cost of Living Payment (from April 2023) Find out more</p>	<p>Households on eligible means tested benefits will receive additional Cost of Living Payments totalling up to £900 in the 2023-2024 financial year.</p>	<p>NRPF/UNDOCUMENTED</p> <p>This payment is only available to households on means tested benefits, including Universal Credit, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, Income Support, Pension Credit, Working Tax Credit and Child Tax Credit.</p>
<p>New Cost of Living Payment for pensioners</p>	<p>All pensioners will be entitled to an additional £300 Cost of Living Payment from April 2023, to help with bills.</p>	<p>NRPF/UNDOCUMENTED</p> <p>This payment is deemed a public fund for immigration purposes, so is not available to a person who has no recourse to public funds.</p>
<p>New Disability Cost of Living Payment</p>	<p>Anyone receiving ‘extra costs’ disability benefits will receive a further £150 Disability Cost of Living Payment from April 2023. Those eligible for the following benefits can claim this payment:</p> <ul style="list-style-type: none"> - Disability Living Allowance; - Personal Independent Payment; - Attendance Allowance; - Scottish Disability Benefits; - Armed Forces Independence Payment; - Constant Attendance Allowance; - War Pension Mobility Supplement. 	<p>NRPF/UNDOCUMENTED</p> <p>This payment is only available to those who are in receipt of one of the benefits listed. That means someone who has no recourse to public funds will not be eligible for this payment.</p>

More useful links on government and statutory support:

[Help with the cost of living | London City Hall](#)

This Hub contains information about benefits, grants and discounts you can get if you’re in financial difficulty, from the Mayor of London, the government, your local council, charities and advice centres. The information might be relevant for you, or you might want to share it with someone you know

<https://www.nrpfnetwork.org.uk/information-and-resources/rights-and-entitlements/benefits-and-housing-public-funds/benefits/cost-of-living-support>