

Financial Wellbeing Update



Huntington's Disease
Association of Ireland

Energy costs have become a major burden on families. The Commission for Regulations of Utilities (CRU) reported a notable increase in the number of customers in arrears since the end of electricity credits in March this year.

Electric Ireland is the only provider that offers a financial support fund to their customers having trouble with meeting their energy costs. The **Electric Ireland Hardship Fund** (€5 million) was set up in 2020. St Vincent De Paul and MABS administer the fund, on Electric Ireland's behalf, by means of energy credits. You have to be with Electric Ireland for over 1 year to access this fund.

If you have electricity arrears that have built up over time, a **repayment plan** can be set up by your provider with your agreement i.e., €10 - €15 per week.

Engagement with your provider early on is essential; to alleviate some of the stress around your electricity arrears and the fact that providers must help you if you are in genuine financial difficulty.

A person can register as a **Vulnerable Customer** with their providers. People on this register cannot be disconnected.

Household Benefits Package is a secondary benefit available to anyone in receipt of Disability Allowance, Carers Allowance, Invalidity Pension or over 66 years and meets the necessary conditions. This is not an automatic payment and must be applied for. It provides a TV licence and approximately €35 per month towards energy bills. This payment **may be backdated** to the time you became eligible.

Additional Needs Payment - if you have essential expenses that cannot be paid out of your weekly income e.g., car repairs, house repairs, energy costs. You may be eligible for this payment; it is a means tested payment and you can apply whether or not you are in receipt of a social welfare payment and if you are working but on a low income. It can be applied for by post or through your MyGov.ie under the Community Welfare Services section.

Back to School Clothing and Footwear Allowance is a yearly once off means-tested payment which is open to all families with children in primary and secondary school. It is open for applications between 12th June and 30th September 2024 and is paid out in early July every year.

Invalidity Pension has a **late claim option**, HDAI are happy to assist to make sure you, and your family are accessing all possible entitlements.

**Please feel free to contact Sandra, our Financial Wellbeing Officer
for any help, advice or assistance**