Cost of living - Help for households

Are you in financial hardship? Are you just about managing? Has your income decreased or changed, and you are not sure what to do?

here are a number of schemes available for eligible residents struggling during this cost of living crisis. There are also support groups and reliable experts you can contact to see what changes you can make to ease the burden of increased living costs.

We realise some households will be struggling financially,

Support available from various

voluntary sector providers

including StepChange

Dealing with debt

emotionally or because they need practical advice and help.

On these pages we outline some key information on what support is available and how to access it. Don't assume vou're receiving all you're entitled to, always check, and if you're struggling or in doubt, get in touch.

Over the page, we list telephone number for those without online

access, or for those who can't easily navigate the internet.

South Kesteven District Council will work together with its partners to do all we can to give residents up-to-date information and support to help during what we know will be a difficult autumn, winter and spring for many.

If you are married

Health & wellbeing

Support available from various

voluntary sector providers

including Here for You

Check that you're claiming the Marriage Tax Allowance

If you care for someone

■ Check if you're eligible to claim a carer's allowance

Paying your rent. mortgage or council tax

- Check to see if you're eligible for SKDC's Council Tax Support Scheme
- Make sure you've received your Council Tax Rebate -£150 for households in Council Tax bands A.B.C or D.
- Check if you're eligible for a payment from the Household Support Fund
- Use a benefits calculator to see if you can get help to pay vour rent
- Check if you can claim Support for Mortgage Interest



Costs of food

 Support available from various voluntary sector providers, including Foodbanks in each of the four towns, the Trussell trust, Grantham Passage Day centre and Stamford Second Helpings



Childcare costs

- 15 or 30 hours of free childcare per week for children aged 2.3 and 4 (dependent on eligibility)
- Claim tax free Childcare
- Claim Child Benefit



and Citizens Advice South Lincolnshire

Maximising your income

- Check if you're eligible for **Universal Credit**
- If you're on the minimum wage, check your pay to make sure you're getting the rate vou're entitled to, and your tax code is correct



If you're unemployed or on a low income

- Apply for Jobseekers Allowance
- Check if vou're eligible for Universal Credit









Your energy bills

- Energy price Guarantee. The government is limiting how much energy companies can charge. This means a typical household on average usage would expect to pay around £2,500 per year. In place until April 2023
- Energy Bill Discount of £400 to all households with a domestic electricity connection
- Check to see if you're eligible for support to pay your water/ gas bill



Heating your home

- Check to see if you're eligible for a Warm Home Discount of £150
- 0% VAT on energy saving materials
- Check to see if you are eligible for a Help to Heat **Energy Grant**
- Check if you're eligible for help replacing your boiler under the Boiler Upgrade Scheme



If you're a pensioner

- A Pensioner Cost of Living Payment (if eligible for winter fuel payment)
- A Winter Fuel Payment
- Check if you're eligible for Pension Credit
- Check if you're eligible for Housing Benefit
- Free TV Licence (Over 75's)
- Free Bus Pass (if over state pensionable age)



If you're living with a health condition or disability

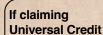
These vary according to an individual's circumstances but can include:

- Universal Credit
- Disability Living Allowance/ Personal Independence Payment
- Employment & Support Allowance
- Attendance Allowance
- Check to see if you're eligible for the Disability Cost of Living Payment



If vou're entitled to benefits

- Cost of Living Payment (if you claim certain means tested benefits)
- Cold Weather Payment (only available in specific circumstances)
- Check to see if you can get any help with savings
- Check to see if you're eligible for a Budgeting Loan
- Discretionary Housing **Payments**
- Check to see if you're eligible for cheaper phone & broadband



- Check to see if you can claim back costs of childcare
- Check if your child can get Free School Meals
- Access to free activities and food during school holidays if eligible for free school meals
- Check if you're eligible for Healthy Start Vouchers
- Check if you're eligible for the Sure Start Maternity Grant

The Money Helper service is free, confidential and impartial: www.moneyhelper.org.uk

Information and links for all your cost of living enquiries: www.helpforhouseholds.campaign.gov.uk







on this page we are sharing some useful telephone numbers to If you are not online or are unable to navigate the internet, get you started with finding the right support for your individual circumstances. Some are local groups, others are run by the Government - but all of them can find a pathway to valuable support when you need it.



Citizen's Advice South Lincs: SUPPORT 0808 278 7996

Confidential and impartial advice also support in the early stages from application through to first on debt and budgeting. Can of a Universal Credit claim,

ncolnshire Credit Union:

0330 004 0842

sharks and pay-day lenders and can help people avoid problems money and can offer affordable Credit Unions help people save loans as an alternative to loan Money Advice &

Pensions Service:

0800 138 7777

Government funded debt advice, advice offering free, impartial budgeting tools and money help with money matters

StepChange debt advice:

0800 138 1111

free, confidential debt advice and money guidance, helping find the Help with money worries offering best solution or service for your circumstances

Universal Credit support:

A payment to help with your



PAYING YOUR COUNCIL TAX RENT OR

South Kesteven District Council: © 01476 40 60 80

help with your rent or council tax. Contact SKDC for more Check if you're eligible for information.



FOOD

Grantham Food Bank: (1-2 Greyfriars):

- Stamford Food Bank: 07816872561 (27 West Street):
- (United Reformed Church **Bourne Food Bank: ©** 07570 583 799
- Hall, Spalding Road): 01778 782 365
- Deepings Food Bank: (63 Hereward Way,
 - **Trussell Trust food** Deeping St James): 07516 717 346
 - 0808 208 2138 bank network:

households may be entitled to Children in low-income Free School Meals: **©** 01522 782030 free school meals

Healthy Start Scheme:

0300 330 7010

under 4 to help buy milk, fruit and women and parents of children Pre-paid card for pregnant



SUPPORT FOR PENSIONERS

0800 99 1234 Pension Credit:

on a low income with living costs Can provide extra money to help people of State Pension age and and housing costs such as rent or service charges

Age UK: © 03455 564 144

and carers on housing, money, benefits, health and wellbeing, Free and confidential support to older people, their families oneliness



WELLBEING

Wellbeing Lincs:

01522 782140

new financial circumstances or independent living and a offer Supporting adults to achieve help through life's changes, such as ill health, disability, medical needs, isolation confident, fulfilled and

Connect to Support Lincolnshire:

0300 303 8789

signposting to groups, activities and community directory for adults with (Monday to Friday 2pm to 7pm_ Information and advice library/ support in local communities.

Here For You: 0800 234 6342

wellbeing advice line for young Mental health and emotional people, parents and carers



YOUR HOME HEATING

Simple Energy Advice: **©** 0800 444 202

householders every year to make "Empowering millions of better energy choices"

National Energy Action: **©** 0800 304 7159

Offering a new Warm and Safe poverty. Also webchat online Homes Advice to end fuel

www.nea.org.uk/webchat