

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?

There are a number of schemes available for eligible residents struggling with cost of living challenges.

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,

emotionally or because they need practical advice and help.

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

On page 9, we list telephone number for those without online

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

South Kesteven District Council working with our partners to do all we can to give residents up-to-date information and support during what we know will be a difficult period for many. **Visit: www.southkesteven.gov.uk/costofliving OR scan the QR code below.**

Dealing with debt

- Support available from various voluntary sector providers including StepChange 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 you're entitled to, and your tax code is correct

If you're unemployed or on a low income

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

If you're a pensioner

- Pensioner Cost of Living Payment (if eligible for Winter Fuel Payment)
- Winter Fuel Payment
- Check if you're eligible for Pension Credit
- Check if you're eligible for Housing Benefit
- Free TV Licence (over 75s)
- Free bus pass (if over state pensionable age)

Health & wellbeing

- Support available from various voluntary sector providers including Here for You

If you are married

- 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 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 your rent
- Check if you can claim Support for Mortgage Interest

Cost of food

- Support available from voluntary sector providers, including Foodbanks in Grantham, Stamford, Bourne and Deepings; 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 (depending on eligibility)
- Claim Tax-Free Childcare
- Claim Child Benefit

If claiming Universal Credit

- Check 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

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 and is in place until April 2023
- Energy Bill Discount of £400 available to all households with a domestic electricity connection
- Check if you're eligible for support to pay your water/gas bill

Heating your home

- Check if you're eligible for a Warm Home Discount of £150
- 0% VAT on energy saving materials
- Check if you're 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 living with a health condition or disability

These vary according to individual 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 Disability Cost of Living Payment

If you're entitled to benefits

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

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



www.southkesteven.gov.uk/costofliving

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



FINANCIAL ADVICE AND SUPPORT

Citizen's Advice South Lincs:

☎ **0808 278 7996**
Confidential and impartial advice on debt and budgeting. Can also support in the early stages of a Universal Credit claim, from application through to first payment

Lincolnshire Credit Union:

☎ **0330 004 0842**
Credit Unions help people save money and can offer affordable loans as an alternative to loan sharks and pay-day lenders and can help avoid financial problems

Money Advice &

Pensions Service:

☎ **0800 138 7777**
Government funded debt advice, budgeting tools and money advice offering free, impartial help with money matters

StepChange debt advice:

☎ **0800 138 1111**
Help with money worries offering free, confidential debt advice and money guidance, helping find the best solution or service for your circumstances

Universal Credit support:

☎ **0800 144 8444**
A payment to help with your living costs



PAYING YOUR RENT OR COUNCIL TAX

South Kesteven District Council:

☎ **01476 40 60 80**
Check if you're eligible for help with your rent or council tax. Contact SKDC for more information.



FOOD

Grantham Food Bank:

(1-2 Greyfriars):

☎ **07816 872 561**

Stamford Food Bank:

(27 West Street):

☎ **07570 583 799**

Bourne Food Bank:

(United Reformed Church Hall, Spalding Road):

☎ **01778 782 365**

Deepings Food Bank:

(63 Hereward Way,

Deeping St James):

☎ **07516 717 346**

Trussell Trust food

bank network:

☎ **0808 208 2138**

Free School Meals:

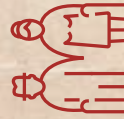
☎ **01522 782030**

Children in low-income households may be entitled to free school meals

Healthy Start Scheme:

☎ **0300 330 7010**

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



SUPPORT FOR PENSIONERS

Pension Credit:

☎ **0800 99 1234**

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

Age UK: ☎ **03455 564 144**
Free and confidential support to older people, their families and carers on housing, money, benefits, health and wellbeing, loneliness



WELLBEING

Wellbeing Lincs:

☎ **01522 782140**

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

Connect to Support Lincolnshire:

☎ **0300 303 8789**

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

Here For You: ☎ **0800 234 6342**

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



HEATING YOUR HOME

Simple Energy Advice:

☎ **0800 444 202**

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

National Energy Action:

☎ **0800 304 7159**

Offering a new Warm and Safe Homes Advice to end fuel poverty. Also webchat online www.nea.org.uk/webchat