

# 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 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,

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 you'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.

## 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

- 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)

## 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

## 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

## 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

## 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 your 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

## If claiming Universal Credit

- 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](http://www.moneyhelper.org.uk)

Information and links for all your cost of living enquiries: [www.helpforhouseholds.campaign.gov.uk](http://www.helpforhouseholds.campaign.gov.uk)



[www.southkesteven.gov.uk/costofliving](http://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 of them 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 people avoid 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 1448444**

A payment to help with your living costs



SOUTH  
KESTEVEN  
DISTRICT  
COUNCIL

## 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

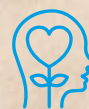
### **Pension Credit:**

☎ **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 a offer help through life's changes, such as ill health, disability, new financial circumstances or medical needs, isolation

### **Connect to Support Lincolnshire:**

☎ **0300 303 8789**

(Monday to Friday 2pm to 7pm\_ Information and advice library/ 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](http://www.nea.org.uk/webchat)