

Cost of Living Support

Introduction

With significant rise in the cost of living we know that some households will be struggling financially, emotionally or because they need practical advice and help.

We have produced a fact sheet with some key information for you to help people find out what support is available and how to access it.

As new schemes, advice and support becomes available will keep this updated at:

www.e-lindsey.gov.uk/costofliving

www.sholland.gov.uk/costofliving

www.mybostonuk.com/costofliving

Financial Support

Council Tax Rebate

£150 Council Tax rebate for households in council tax bands A-D is a one-off payment, not a loan. Most households who pay by direct debit will receive the payment into their bank account. Non-direct debit payers will be contacted with details of how to claim.

www.e-lindsey.gov.uk/counciltaxrebate

www.sholland.gov.uk/CouncilTaxRebate

www.mybostonuk.com/energy-bill-rebate

Citizens Advice

Citizens Advice offer free, impartial advice on debt, benefits, employment, and housing problems. They can help households make sure you're getting all the support they are entitled to.

www.citizensadvice.org.uk

Advice Line on freephone: **0800 1448848**

Help to Claim

If residents have lost their job or seen reduced hours, they might be eligible for Universal Credit. Many in-work households do not claim as they do not know what they are entitled to. Help to Claim is a service to help people in the early stages of a Universal Credit claim.

Support is available on freephone **0800 1448444**

Information on Universal Credit, advance payment and the migration from 'legacy benefits' is available at www.understandinguniversalcredit.gov.uk

Pension Credit

Pension Credit gives you extra money to help people of State Pension age and on a low income with living costs. Pension Credit can also help with housing costs such as ground rent or service charges and is a 'passport benefit' which allows access to other support such as free TV license, Warm Homes Discount and NHS dental treatment. £10,000 or less in savings and investments does not affect Pension Credit entitlement. More details on eligibility, amounts and how to apply are available at:

www.gov.uk/pension-credit

Pension Credit claim line: **0800 99 1234**

Lincolnshire Credit Union

Credit Unions help people save money and can offer affordable loans. They are an alternative to loan sharks and pay-day lenders and can help people avoid problem debt.

www.nottsandlincscu.co.uk

0330 004 0842

NHS prescriptions and health costs

Some people are eligible for free NHS prescriptions, dental treatment, eye tests and help with other NHS costs including transport to appointments.

www.gov.uk/help-nhs-costs

Social Tariffs

Switching provider or accessing discounted social tariffs can help households save money. Ofcom are raising awareness of social tariffs from broadband and phone packages and how people can access them. www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs

Anglian Water offer tariffs for low-income households that can offer up to 50% discount on water and sewage charges. Residents can call the Extra Care Team on **0800 232 1963** and see if they are able to switch tariff or find if there other ways Anglian Water can help with bills.

www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/lite/

Money Advice & Pensions Service

Government funded debt advice, budgeting tools and money advice is provided by the Money and Pensions Service. Money Helper offers free, impartial help with money online, over the phone on **0800 138 7777** or on WhatsApp on **07701 342 744**

www.moneyhelper.org.uk

Debt Advice

In Lincolnshire, Citizens Advice organisations deliver telephone and face-to-face debt support as part of national commission. This can be accessed locally through Advice Line on freephone **0800 1448848**

Residents can also access free, confidential, regulated debt advice through Step Change Debt Charity at www.stepchange.org.uk or by calling **0800 138 1111**

Household Support Fund

Funding has been made available to support vulnerable households, particularly those including children and pensioners who would otherwise struggle with energy, food and water bills.

<https://www.gov.uk/government/publications/household-support-fund-guidance-for-local-councils>

Energy Saving and Energy Efficiency

Green Homes Grants

Department for Business, Energy and Industrial Strategy funded grants to help homeowners and landlord make energy efficiency improvements. Properties must have an Energy Performance Certificate rating of E, F or G and a household income of less than £30k per year to be eligible. Residents can contact the team on **01507 613573**
www.e-lindsey.gov.uk/greenhomesgrant
www.sholland.gov.uk/GreenHomeGrants
www.mybostonuk.com/ghg



Energy Saving Trust

Advice on how to save money on energy bills and access to help to pay energy bills.
www.energysavingtrust.org.uk/campaign/how-to-save-money-on-your-energy-bills

National Energy Action

National charity working to end fuel poverty who offer a new Warm and Safe Homes Advice available on webchat www.nea.org.uk/webchat and helpline **0800 304 7159**

Help with Food



Free School Meals

Children in low-income households may be entitled to free school meals and schools can benefit from 'pupil premium' to support extra curricular activities.

www.lincolnshire.gov.uk/school-pupil-support/apply-free-school-meals

01522 782030

Holiday Activities and Food Programme

Government funded programme to provide school-aged children eligible for Free School Meals with access to free healthy meals and activities in school holidays.

www.lincolnshire.gov.uk/school-pupil-support/holiday-activities-food-programme

Lincolnshire Food Partnership (LFP)

Lincolnshire has a range of community support charities, churches and organisations that can help with emergency food. Eligibility and referral processes vary.

A map of food banks and contacts is available at www.lincolnshirefoodpartnership.org/foodbanks

Healthy Start Scheme

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

www.healthystart.nhs.uk

0300 330 7010

Help with Housing



Council Tax Support

Households on low-income with under £16,000 savings or capital (unless in receipt of Pension Credit) may qualify for a discount from their council tax bill.

To find out if they are entitled, they can use the Council Tax Support Calculator and apply online www.e-lindsey.gov.uk/CTS or call **01507 601111**
www.sholland.gov.uk/CTS or call **01775 761161**
www.mybostonuk.com/cts or call **01205 314202**

People struggling to pay should contact the Council as soon as possible to discuss payment options or see if they are eligible for discounts.

Housing Advice

If someone is worried about how to pay housing costs they should contact their landlord or mortgage lender as soon as possible. Our housing advice teams can offer impartial advice to tenants and landlords and help people at risk of homelessness.

www.e-lindsey.gov.uk/HousingAdvice
www.sholland.gov.uk/housing
www.mybostonuk.com/housing

Discretionary Housing Payments

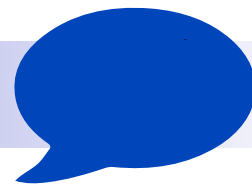
Discretionary Housing Payment can provide extra money to help residents in receipt of Housing Benefit or the housing element of universal Credit with housing costs including

- o Rent deposits
- o Rent in advance
- o Moving costs
- o Rent arrears
- o A shortfall between housing benefit and rent or housing costs included in Universal Credit and rent

Payments are short term and special circumstances will be considered.

To apply, details and application forms are available at www.e-lindsey.gov.uk/dhp or call **01507 601111**
www.sholland.gov.uk/HBCTS or call **01775 761161**
www.mybostonuk.com/benefits-council-tax/benefits-council-tax-support-2/dhp or call **01205 314202**

Practical and Emotional Support



Mental Health Support

Lincolnshire has confidential, free phone helpline for emotional mental health support. Specialist workers provide support, advice and guidance 24 hours a day on **0800 001 4331**

It's OK not to be OK

Don't bottle up your feelings
Talking helps
Call the confidential emotional and mental health support line in Lincolnshire.
Our experienced support workers will provide you with emotional support, advice and guidance.
0800 001 4331
Available 24/7

Here4You
Mental health and emotional wellbeing advice line for young people, parents and carers
0800 234 6342
Available 24/7

Lincolnshire Mental Health Advisor Helpline
An advice line for those supporting people with their mental health
0303 123 4000
Available 24/7

Steps2change talking therapies
Anyone over the age of 16 can self-refer or contact their GP for a referral to our steps2change talking therapies service.
www.lpft.nhs.uk/steps2change

Lincolnshire's Recovery College
People over the age of 16 can access free educational courses on mental health and wellbeing through the Lincolnshire Recovery College.
www.lpft.nhs.uk/recovery-college
For more information please contact lpft.recovery.college@nhs.net, or visit www.lpft.nhs.uk/recovery-college

Further help is available should you need it:
www.lpft.nhs.uk/accessing-support

Here For You

Mental health and emotional wellbeing advice line for young people, parents and carers. Available 24 hours a day on free phone **0800 234 6342**

Wellbeing Lincs

Wellbeing Lincs is a countywide service, funded by Lincolnshire County Council supporting adults across Lincolnshire to achieve confident, fulfilled and independent living. It offers a helping hand through life's changes, including

- o Ill health
- o Disability
- o Changes to financial circumstances
- o Changing medical need
- o Bereavement
- o Lack of family support
- o Loneliness and social isolation
- o Change in general situation or circumstance

www.wellbeinglincs.org
01522 782140



Connect to Support

Connect to Support Lincolnshire is an online information, advice library and community directory for adults in Lincolnshire. It offers signposting to groups, activities and support within local communities.



Telephone support and live web chat to help people navigate support is available Monday to Friday 2pm to 7pm on **0300 3030 8789**

Connect to Support is a directory of information and advice relating to adult care and community wellbeing

- o Health & Wellbeing
- o Housing & Independence at Home
- o Carers
- o Getting Out & About (Travel & Mobility)
- o Volunteering & Community (new section)
- o Safeguarding
- o Money & Legal Matters



served by One Team