

Your guide to cost of living support in 2023



We can help.

If you're having difficulty paying your rent or household bills, please get in touch with us.



Talk to us

Your housing officer can:

- ✓ provide guidance to help reduce your debts and manage your money
- ✓ refer you to free services that provide specialised support, and
- ✓ help you with grant and benefit application forms.



See the back page for your housing officer's contact details.

There's also lots of support information on our website:
www.northamptonshirerha.org.uk/support

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This guide provides an overview of many schemes and support organisations, with links to their websites to find out more.

If you need support

Please talk to us, we can help.

If you don't have access to the internet

Please get in touch with your housing officer. They can talk to you about the support available. Please see the back page for contact details.

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All the information in one place

With so many schemes and benefits, offered by the government, councils, local organisations, and support groups, it's hard to know where to look for info.

Below are a few great websites, that provide cost of living information and advice in one place.



- ✓ Clear money and pension guidance
- ✓ Free, impartial help that's all in one place
- ✓ Easy to use and backed by government
- ✓ Based on your circumstances
- ✓ Available online, web chat or over the phone



0800 138 7777

www.moneyhelper.org.uk

Help for Households

Help for Households is a government website that explains what support is available to help with the cost of living. This includes:

- ✓ benefits and payments
- ✓ bills and allowances
- ✓ housing
- ✓ travel
- ✓ childcare

www.gov.uk/helpforhouseholds

North and West Northamptonshire Councils

The local authorities have also created central hubs of information about managing increased household costs:

www.northnorthants.gov.uk/cost-living



0300 126 3000

www.westnorthants.gov.uk/cost-living-support



0300 126 7000

Specialist housing support




Our Housing Officers can provide advice, but you may benefit from more specialist local support, including:



Citizens Advice – Housing, benefits, debt, work, family, law and health advice. Find your local centre:


www.citizensadvice.org.uk

 0800 144 8848



Accommodation Concern – Local charity offering housing and benefit advice and a money advice centre:

www.accommodationconcern.co.uk

 01536 416 560



Together – Local support for people with mental health issues. You would need a health professional or Northamptonshire County Council referral for this service.

www.together-uk.org/northamptonshire

These services are all free. If you need any help accessing these services, please get in touch with your housing officer (see back page).


Debt support



StepChange - Debt support charity

Free, confidential and expert debt advice and money guidance with support for as long as you need it.

www.stepchange.org

 0800 138 1111

Benefit entitlements



turn2us - Benefits calculator

Quickly and easily check what benefits you may be entitled to. turn2us.org.uk/get-support

Household Support Fund




This fund provides financial support to help vulnerable households who can't pay for food or energy.

How to apply for the fund

The fund is available until **31 March 2023**. Each council has their own fund and eligibility criteria. Find out more on their websites:


North Northamptonshire:

www.northnorthants.gov.uk/benefits/household-support-fund

 **0300 126 3000**

West Northamptonshire:

www.westnorthants.gov.uk/claiming-benefits/household-support-fund

 **0300 126 7000**


Discretionary Housing Payments

These are a top-up to Housing Benefits or the Housing Element of your Universal Credit award, and are available if your local council considers that you need extra help with housing costs.

They are issued through your local council. Find out more:

North Northamptonshire:

www.northnorthants.gov.uk/benefits/apply-discretionary-housing-payment

 **0300 126 3000**

West Northamptonshire:

www.westnorthants.gov.uk/claiming-benefits/apply-discretionary-housing-payment

 **0300 126 7000**

Food bank vouchers




We know that anyone can find themselves at crisis point and food is one of the biggest household expenses.

If you're struggling to feed yourself or your family, local food banks, such as the Trussell Trust can provide emergency food parcels.

To get an emergency food parcel from a Trussell Trust food bank, you'll need to be referred and provided with a voucher.

We can issue Trussell Trust food bank vouchers.

If you need food vouchers

 Please give us a call: **0300 1234 009**

www.northamptonshirerha.org.uk/food-banks

Community Fridges

Community Fridges make surplus food available for anyone – either freely or at a discounted rate

Surplus perishable food is donated by supermarkets, local food businesses, producers and households. The fridges are **available for anyone** to get quality food that would otherwise be thrown away. They are also often a space that brings people together to eat, connect and learn new skills.

Find a local Community Fridge:

www.hubhub.org.uk/the-community-fridge

Support with increasing energy costs



If you're struggling to pay your energy bills, your supplier **MUST** work with you to agree a **payment plan you can afford**.

If you can't agree on a way to pay, you can get help from Citizens Advice. Call their free helpline on 0800 144 8848. They may be able to refer you to their Extra Help Unit, which helps people through difficulties with their energy supplier. www.citizensadvice.org.uk


Get support from the Northamptonshire Energy Saving Service (NESS)

They offer free and impartial energy support, including:

- ✓ energy supplier and tariff check
- ✓ financial health check

You can call, email or make an appointment to visit. And they have a mobile Rural Information Centre that visits rural areas in the county.

www.northamptonshireenergysavingservice.org.uk


 01604 623 700

 enquiries@nessteam.org.uk

Scope - Disability Energy Support

A free energy and water advice service for disabled people. Apply online for personalised support:

www.scope.org.uk/disability-energy-support

 0808 801 0828

 Disability.EnergySupport@scope.org.uk



Warm Home Discount

The Warm Home Discount is a one-off £150 discount on your electricity bill.

If your supplier provides you with both gas and electricity, you may be able to get the discount on your gas bill instead.

Who is eligible?

- 1 Core group 1:** for people who get the Guarantee Credit element of Pension Credit. If you qualify, you should have **received a letter** telling you how to get the discount.
- 2 Core group 2:** for people on a low income and who get certain means-tested benefits. If you're in this group, you'll need to **apply directly to your electricity supplier.**

See if your supplier is included in the scheme at:

www.gov.uk/the-warm-home-discount-scheme

Warm banks

If you're struggling to keep your home warm and buy food, using a warm bank / warm space may help you to free up some money.

They are safe places provided by libraries, charities, churches, community centres and local organisations, even some fire stations, where you can spend time to keep warm without having to worry about the heating bill.

Find a warm bank near you






There are a couple of websites which list warm spaces:

 **www.warmwelcome.uk**

 **www.warmspaces.org**

Not all warm banks are registered on these sites, so you could also try searching 'warm bank' and 'warm space' near me.

Simple energy saving steps for every household

Could you save by using any of these ideas from the Energy Saving Trust?		Possible annual saving*
 Unplug: Turn devices around the home off, don't leave them on standby.		£65
 Switch off: Turn the lights off when leaving a room.		£25
 Load them up: Run your dishwasher when it's full and using it once less each a week could save money.		£17
 Turn them down: Use your washing machine on a 30-degree cycle instead of higher temperatures and reduce it's use by one run each a week to save money.		£34
 Heat less water: <ul style="list-style-type: none">✓ Keep your shower time to 4 minutes.✓ Swap one bath a week with a 4-minute shower.✓ Only boil the water you need in your kettle.		£95 £20 £13

*Savings are for a typical three-bedroom, gas-heated home in Great Britain, using a gas price of 10.3p/kWh and electricity price of 34p/kWh (based on Energy Price Guarantee October 2022). Water savings are based on average occupancy. www.energysavingtrust.org.uk



Getting the best from your heating system

Are you using your heating system efficiently?

If you've got an **air source heat pump, gas boiler or storage heaters**, please take a look at the guides on our website:

www.northamptonshirerha.org.uk/heating

or give us a call on **0300 1234 009**.



Support with water bills


**SEVERN
TRENT**

Severn Trent have several schemes that can help if you're struggling to pay your water bill, whatever your circumstances. They include:

- ✓ **Single occupier tariff**
- ✓ **Bill cap scheme - WaterSure:** Customers living with three children under 19, or a medical condition requiring extra water use, may be entitled to capped water charges.
- ✓ **Big Difference:** Severn Trent customers, with a household income below £18,278, may be able to save up to 90% off their water bill by applying to the 'Big Difference' scheme.
- ✓ **The Severn Trent Trust Fund:** This trust provides financial help for Severn Trent customers who have experienced exceptional circumstances that stop them being able to pay their bill.

Find out if you could be eligible for any of their support options:

www.stwater.co.uk/financial-support

 0345 7500 500


Anglian Water can work with you to build a package of support just for you.



- ✓ **Reduced tariffs:** They offer **LITE** and **Extra LITE** tariffs to customers on a low disposable income who are struggling to pay their water bill. Based on your individual situation you could get a discount of up to 50% on your water and sewerage charges.
- ✓ **Extra Care Support:** They can create a personalised plan for you to manage your water payments. This may include switching tariffs, setting up an affordable payment plan, taking a payment break or support from the Anglian Water Assistance Fund.

Find out if you could be eligible for any of their support options:

www.anglianwater.co.uk/extra-care-support

 0800 169 3630



Support with broadband bills

Many broadband suppliers offer bespoke deals to help customers receiving financial support, such as Universal Credit, be able to afford broadband.

Uswitch have a summary of which providers offer a discount and details of how to check if you're eligible.

Find out more on their website:

www.uswitch.com and search for 'low income deals'.

Notes



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Get in touch

Talk to us

It's important to get any money and debt issues under control as soon as you can. We are here to help.

If you'd like to speak to us about support, please get in touch:



0300 1234 009



enquiries@midlandsrural.org.uk



@NorthantsRural

Your housing officer is:

West Northamptonshire Council areas: **Claire Baggaley**

North Northamptonshire Council areas: **David Kolodynski**

Latest benefit and support news

There's lots of benefit and support information on our website and Facebook:

www.northamptonshirerha.org.uk/support



@NorthantsRural