

Your guide to cost of living support in 2024



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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Northamptonshire Rural Housing Association

Customer Support Funds 2024

To help our customers with the cost of living we've introduced three Customer Support Funds.

Emergency Support Fund

This fund offers emergency financial assistance when you're unable to access any other funding within the time needed.

It can be used to help if you're struggling to afford food and other basic essentials, or to pay utility bills such as energy or water.

New Home Tenancy Support Fund

This fund is for new starter tenancies to help with the costs of moving into your new home where other grant support is not available to you in the time needed.

It can be used to help you buy white goods such as fridges, cookers or washing machines or any other necessities that finances may not stretch to after moving into your new home.

Opportunity Fund

This fund offers financial help relating to work and training.

This can include the cost of travelling to interviews or training, or clothes you may need for job interviews. It can also be used to improve your computing or personal money management skills.

If you'd like to apply for one of the funds

please complete an initial application either:
online www.northamptonshirerha.org.uk/csf
or by phone ☎ 0300 1234 009.

Applications are subject to a phone assessment and funds being available. Residents and leaseholders can apply.



All the information in one place



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

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

**Money
Helper**

- ✓ Free, impartial money and pension guidance
- ✓ 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-of-living

 **0300 126 7000**

Specialist housing support




Our Housing Officers can provide advice, but you may benefit from 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 – Northamptonshire charity offering housing, debt and benefit advice:

www.accommodationconcern.co.uk

 01536 416 560



Together – Local support for people with mental health issues. You'd need a health professional referral for this service: www.together-uk.org/northamptonshire

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


Debt support



StepChange - Debt support charity

Free, confidential and expert debt 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

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**

Local authority Household Support Funds


These funds provide financial support for vulnerable households who can't afford to pay for food or energy.

How to apply for the fund

The fund is available until **31 March 2024**. 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**

Food bank vouchers



Food is one of the biggest household expenses. If you're struggling to feed yourself or your family, food banks, such as the Trussell Trust, can provide emergency food.



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**.

Find out more: 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're often a place for people to eat together and learn new skills.

Find a fridge: www.communityfridgemap.org.uk

Healthy Start card

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk with Healthy Start.



The scheme provides you with a Healthy Start card with money on it to buy fruit, vegetables, pulses and milk. The card is topped up every 4 weeks.

Find out more and apply: www.healthystart.nhs.uk

Support with increasing energy and utility 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.

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


 **0800 144 8848**

Support from National Energy Action

Their Warm And Safe Homes service provides free impartial advice to help people stay warm affordably, including:

- ✓ managing fuel debt
- ✓ switching tariffs and suppliers
- ✓ Priority Services Register
- ✓ benefits advice

www.nea.org.uk/wash-advice

 **0800 304 7159**


 **info@nea.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's eligible?

- 1 Core group 1:** for people who get the Guarantee Credit element of Pension Credit.
- 2 Core group 2:** for people on a low income and who get certain means-tested benefits.

If you're in either of these groups and qualify, you should have received a letter telling you how to get the discount.

Not all suppliers are part of the scheme. Check if yours is 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.






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

Find a warm bank near you

The Warm Welcome Spaces website has map of warm spaces:
www.warmwelcome.uk

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

Simple energy saving ideas

Could you save money by using any of these ideas from the Energy Saving Trust?		Possible annual saving*
	Unplug: Don't leave devices on standby, turn them off.	£55
	Switch off: Turn the lights off when leaving a room.	£20
	Load them up: Run your dishwasher when it's full and using it once less each a week could save money.	£13
	Turn them down: Use your washing machine on a 30-degree cycle and reduce it's use by one run each a week.	£27
Heat less water:		
	✓ Keep your shower time to 4 minutes.	£65
	✓ Swap one bath a week with a 4-minute shower.	£14
	✓ Only boil the water you need in your kettle.	£11

Support with broadband bills

Many providers offer social tariffs to help people struggling to afford broadband or phone services.

What are social tariffs? They are cheaper broadband and phone packages for people receiving Universal Credit, Pension Credit or other benefits. They may also be called 'essential' or 'basic' tariffs.

They're delivered in the same way as normal packages, just at a lower price. Find out more at www.ofcom.org.uk/social-tariffs

*Figures correct as of Oct 2023 based on a typical three-bed semi-detached house in England, on a standard energy tariff, paying by direct debit. Energy costs based on gas and electricity prices set by Ofgem's price cap from 1 Oct - 31st Dec 2023 (electricity price of 27.4p/kWh and gas price of 6.9p/kWh). www.energysavingtrust.org.uk



Support with water bills

SEVERN

TRENT

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

WONDERFUL ON TAP

- ✓ **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 £20,048, may be able to save up to 70% off their water bill by applying to the 'Big Difference' scheme.

Find out if you could be eligible for support:

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 support:

www.anglianwater.co.uk/extra-care

☎ 0800 169 3630



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Northamptonshire
Rural Housing
Association

Get in touch

Talk to us

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

Please get in touch if you need support:



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 support information on our website and Facebook:

www.northamptonshirerha.org.uk/support



@NorthantsRural

