

# Your guide to cost of living support in 2026



## 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.**

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**There's also lots of support information on our website:**  
**[www.northamptonshirerha.org.uk/support](http://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

To help our residents – **rental and shared owners** – with the cost of living we offer 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](http://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](http://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](http://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/supporting-residents](http://www.northnorthants.gov.uk/supporting-residents)

☎ 0300 126 3000

[www.westnorthants.gov.uk/cost-of-living](http://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](http://www.citizensadvice.org.uk)

☎ 0800 144 8848



**Accommodation Concern** – Northamptonshire charity offering housing, debt and benefit advice:

[www.accommodationconcern.co.uk](http://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](http://www.together-uk.org)

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

## Legal support



**community law service**  
northampton & county

☎ 01604 621038

[www.communitylawservice.org.uk](http://www.communitylawservice.org.uk)

Comprehensive free advice and legal representation in welfare benefits, energy efficiency, debt and housing.

## 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](http://www.stepchange.org)

☎ 0800 138 1111

# Universal Credit migration



**If you've had a Universal Credit Migration Letter, please don't ignore it, as your benefits may stop.**

If you claim any of the benefits listed below, you're likely to receive (or may have already received), a 'Migration Notice' letter from the DWP telling you to claim Universal Credit (UC):

▶ Child Tax Credit    ▶ Housing Benefit    ▶ Income Support  
▶ Income-based JSA or income-related ESA    ▶ Working Tax Credit

Your move to Universal Credit doesn't happen automatically. You must actively claim Universal Credit within the three-month deadline in your letter. If you don't make a claim in time, your benefits will stop.

## **Transitional protection**

If it looks like you'd get less on UC than you do on your current benefits, you'll receive an extra payment to make up the difference. This is known as 'transitional protection'. To get this you must make your claim within the deadline.

## **Already moved to Universal Credit?**

If you've already had a letter and moved across to Universal Credit, you don't need to do anything else.

## **Need support?**

Your Housing Officer can help you with this. Please get in touch:



0300 1234 009



enquiries@midlandsrural.org.uk

# Pension credit

If you've reached state pension age, and you're on a low income, you may be eligible for Pension Credit. This gives you extra money to help with living costs and also gives you access to other help such as a Council Tax discount, the Winter Fuel Payment and a free TV licence. Find out more at: [www.gov.uk/pension-credit](https://www.gov.uk/pension-credit)

# Discretionary Housing Payments



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

They are issued through your local council. Search '**Discretionary Housing Payments**' on their website:

**North Northamptonshire:** [www.northnorthants.gov.uk](http://www.northnorthants.gov.uk)

 **0300 126 3000**

**West Northamptonshire:** [www.westnorthants.gov.uk](http://www.westnorthants.gov.uk)

 **0300 126 7000**

## Local authority Household Support Fund


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

### **How to apply for the fund**

Each council has their own fund and eligibility criteria. Find out more on their websites:


**North Northamptonshire:**

[www.northnorthants.gov.uk/household-support-fund](http://www.northnorthants.gov.uk/household-support-fund)

 **0300 126 3000**

**West Northamptonshire:**

[www.westnorthants.gov.uk/claiming-benefits/household-support-fund](http://www.westnorthants.gov.uk/claiming-benefits/household-support-fund)

 **0300 126 7000**

## Benefit entitlements



**turn2us** – Benefits calculator

**Quickly and easily check what benefits you may be entitled to. [turn2us.org.uk/get-support](http://turn2us.org.uk/get-support)**

# Support with 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](http://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](http://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 people with a disability.** Apply online for personalised support:

[www.scope.org.uk/disability-energy-support](http://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 off your electricity bill.**



### Who's eligible?

You qualify if you either:

- get the Guarantee Credit element of Pension Credit
- are on a low income.

If you're eligible, your electricity supplier will apply the discount to your bill. The money is not paid to you. You'll usually get the discount automatically if you're eligible.

**Not all suppliers are part of the scheme. Check if yours is at:**  
**[www.gov.uk/the-warm-home-discount-scheme](http://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](http://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.



## Support with water bills


Severn Trent and Anglian Water have several schemes that can help if you're struggling to pay your water bill, whatever your circumstances.



WONDERFUL ON TAP

Find out if you could be eligible for support:

[www.stwater.co.uk/financial-support](http://www.stwater.co.uk/financial-support)


 0345 7500 500

- ✓ **Bill cap scheme – WaterSure:** Households 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 £23,492 may be able to save up to £390 off their water bill by applying to the 'Big Difference' scheme.



Find out if you could be eligible for support:

[www.anglianwater.co.uk/extra-care](http://www.anglianwater.co.uk/extra-care)

 0800 169 3630

**Reduced tariffs:** They offer **LITE** and **Extra LITE** tariffs to customers on a low disposable income. Based on your individual situation you could get a discount of up to 50%.

**Extra Care Support:** They can create a personalised plan to manage your water payments including: switching tariffs, setting up a payment plan, taking a payment break or support from their Assistance Fund.



## Support with broadband bills

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

They are cheaper packages for people receiving Universal Credit, Pension Credit or other benefits. They're delivered in the same way, just at a lower price. Find out more: [www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs](http://www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs)

## 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](http://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](http://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](http://www.healthystart.nhs.uk)





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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](http://www.northamptonshirerha.org.uk/support)**



**@NorthantsRural**

