Here for Hart Bulletin

Cost of Living Crisis – Help & Support Available







Here for Hart Directory





Keeping local community partners up to date with the latest activity from the Here for Hart programme and shining a light on community initiatives and services. This issue contains the ways Hart residents can get advice and support with energy bills and the rise in the cost of living.

Here for Hart is a programme coordinated by Hart District Council. You can contact us at <u>hereforhart@hart.gov.uk</u>

Here for Hart Directory

The Communities Team at Hart District Council, in partnership with Hart Voluntary Action have launched our Here for Hart Directory. It is an online directory of services available to Hart residents, groups, clubs, and community services.

There are 21 different categories, including Care & Support, Community Venues, Disabilities & Health Conditions, Employment, Housing Support, Social & Leisure Activities, Money Matters and Transport & Mobility.

Please take a look at: hereforhartdirectory.org.uk

Inside this issue:

Community Foodbanks / Pantries / Hubs Community Hubs – Local Information Warm Hubs – Local Information Financial Help with Energy Bills – Local Advice & Support Wellbeing and Financial Help – Local Information & Support Cost of Living Crisis – Local Help & Support Financial Help – Grants, Funding & Help Energy Efficient Homes – Help Available **NEW**Financial Help if you have children Quick Tips to Save Energy in your Home Quick Tips for a Warmer Home Disclaimer





	2
	4
	5
	6
	7
	8
1	0
1	6
1	9
22	
23	

23

Community Foodbanks / Pantries and Hubs



foodbank

Hart Foodbank: Has a number of pick-up points across the district where clients can collect food parcels. There are also volunteers who will deliver to the client, if with prior agreement. Please note that direct referral is not possible for the Foodbank - <u>Hart-Foodbank</u> serves people in the community who are in crisis.

Hart Foodbank also offer hygiene packs and sanitary packs. There is a hygiene bank drop off point in BOOTS in Fleet and Hart Foodbank supply hygiene products. Social prescribers can refer and request hygiene packs specifically. **Hart Foodbank** also run a Kids Clothing Bank. Please contact: <u>hart.foodbk@hotmail.co.uk</u> to donate.

Hart Foodbank is located at Fleet Baptist Church, 115 Clarence Road, Fleet, GU51 3RS. This venue has a café and car park. (From early 2023 a new static community pantry will be opening)

Mobile Community Larder: Hart Foodbank together with Fareshare have set up a Mobile Community Larder in Darby Green. The community larder is run by volunteers for the benefit of their local community. They are located at: St Barnabas Church, Brinns Lane, Darby Green, GU17 0BT - **EVERY** Thursday: Between 1pm – 2.30pm.

A **second mobile food pantry** will be opening in Hook in 2023. Details to follow. For more information visit <u>FareShare Larder : Here for Hart Directory</u> and for a membership form please email: <u>FSSouthernCentral@fareshare.org.uk</u>

Other local food provisions in neighbouring districts are:

Odiham Foodbank

All Saints Church, Odiham in collaboration with Hart Foodbank is for the whole community, providing emergency food and support for local people in crisis. Open on Thursdays 1.30pm - 3pm at the Church Office, Ostlers Place, Deer Park View, Odiham, RG29 1JY. Tel: 07387 116947 or email: <u>odihamfoodbank@gmail.com</u>

Life Church Centre, Elms Road, Hook, RG27 9DX. Tel: 07849 198179. <u>office@lifechurchhook.org</u> – Open Monday and Thursday from 1.30pm – 3pm

Community Pantry at <u>Yateley Industries</u> provides support to members. People can register and pay £5 per shop to receive at least £15 worth of fresh, frozen, and general foods. Tel 01252 872337 or Email <u>info@yateleyindustries.net</u> The Hart Community Pantry's focus remains on people on low income or benefits - <u>Hart</u> Community Pantry - Yateley Industries | Family Information and Services Hub (hants.gov.uk)

Community Grub Hub CIC:

Located at: 2a Windsor Way, Aldershot GU11 1JG and open every Tuesday 10am to 4pm. For more information, please follow the project's <u>Facebook page</u> or email <u>grubhub@rvs.org.uk</u>

The Community Cupboard at the Vine Centre, Aldershot:

Tel: 01252 400196 Opening hours: Monday – Wednesday 10am – 3pm. FREE for anyone in the community - <u>www.thevinecentre.org.uk</u> email: <u>info@thevinecentre.org.uk</u>

Church of the Good Shepherd:

The Church of the Good Shepherd is open Friday mornings at 10am – 12noon for anyone to collect a bag of free food essential items. Church of the Good Shepherd, Sand Hill, Farnborough, GU14 8ER - Phone: 07845 175 158 or Email: <u>community@goodshepherdchurch.org.uk</u>

The Larder Foodbank:

They can deliver food parcels to families and individuals in need on Monday, Wednesday and Friday afternoons. To receive a food parcel, referrals must be made by a professional. This can be: A Key Worker/Social Worker, children's school, GP surgery, Housing Association, Citizen's Advice, Rushmoor Borough Council, Christians Against Poverty (CAP). Please call the Larder Phone (07501 202546) and leave a message with your details.

The Hygiene Bank:

Community Partners can refer eligible clients to the Hygeine Bank. They will support and signpost to other partner organisations that can help <u>The Hygiene Bank - get-products</u>



Fleet Phoenix: The Fleet Phoenix food store offers food & hygiene parcels to those families most in need. They are non-judgmental in their support and offer parcels of store cupboard food to help keep the bills down. If you need help or would like to make a professional referral, please email: <u>info@fleetphoenix.co.uk</u> or call: 01252 812308 for more information. They also supply school uniform to families in need <u>Services | Fleet Phoenix</u>

Address: The Point Youth Centre, Harlington Way, Fleet, GU51 4BP. Youth Charity | Fleet Phoenix | Hampshire

Food donations and household items can be made at any of the 3 Sainsbury's in Fleet (Fleet Road, Aldershot Road and Sandy Lane) where they have collection baskets.

Links and apps for useful discounts, offers and reduced food options:

get the Too Good To Go app to find reduced price food near you.

Community Hubs - Local Information

Warm Spaces / Banks



Warm banks are safe places where the heating is on, and people can go to get warm in the winter if they cannot afford to heat their homes. <u>Fleet Library</u> offers a lovely space and various groups at the library to welcome those who need help and would like to meet new people.

These are:

- 1. **Coat Exchange** donate coats and/or take a coat if required. It is not compulsory to exchange a coat and you don't have to take a coat.
- 2. **Community Connections** Open to all seekers of sanctuary for a chat, helpful information sharing and signposting every Wednesday 10am 12 noon.
- 3. **Games Morning** This will run at Fleet Library every Friday morning from 10am 12noon from Friday 6th January. Games supplied but feel free to bring you own.
- 4. **Singalong** this is held every Monday at 2.15pm 3.15pm. Singing brings great health to both mind and body especially when you are singing golden oldies, musical classics, and modern favourites. This isn't a choir, and all abilities and vocal ranges are welcome.
- 5. **Craft and Chatter** this is running from 4th January on the first and third Wednesday of the month at 10am 12noon. Bring your own project and join likeminded crafters to share ideas, advice and friendship.
- 6. **Construction Club** Play with Lego bricks every Saturday 2pm 4pm. We welcome donations to support children's activities at Fleet Library. Suggested donation £1.
- 7. Warm Welcome Fleet Library will be starting a new initiative to encourage people to feel 'warm and welcome' this winter and are registering as a space via <u>Warm Welcome</u>
- 8. **Mindful Yoga** an introduction to Hatha Yoga and the principle of the different elements of yoga to give you the confidence to practice at home on Tuesdays at 11.15am 12.15pm.
- Exercise Classes including Senior Fitness and Seated Dance on Tuesday 10th January at various times. Booking is essential and there is a cost for these. Please contact <u>Fleet Library</u>

Yateley Library are offering the following social groups:

- 'Friendly Friday' this is a social drop in for everyone and a chance to meet others for a friendly chat, game or some colouring. Runs every Friday 1pm - 3pm.
- 2. Craft and Chatter every Monday 10am 12noon.

Hampshire Libraries - offer a range of free or low-cost resources, events, activities and learning opportunities, and provides a safe and inclusive community space for everyone, with access to free WiFi and offer families support with - <u>Cost of living resources | Hampshire County Council (hants.gov.uk)</u>

'Chat About' – are regular sessions in libraries for people to come to a warm space. Food and drink can be brought along.

Warm Hubs - Local Information

Warm Spaces / Banks



These are available from Monday to Friday at different venues where for 2/3 hrs people can come and meet others for a hot drink in a warm place. One location is slightly outside of the village, but there is transport to this site.

St. John's Church, Hartley Wintney – Tel: 01252 842215. Open on Monday at 3pm – 6pm

The Waggon & Horses, Hartley Wintney, RG27 8NY - Tel: 01252 842119 Open on Tuesday at 10.30am - 12.30pm

The Methodist Hall at the rear of The Methodist Church, Hartley Wintney Open on Wednesday at 10am – 12pm

The True Living Centre, Holdshott Farm, Reading Road, Heckfield, RG27 0JZ Tel: 07388 329916 or 07969 897537. Open on Thursday at 2pm – 4pm To book free door-to-door transport ring Paula on 07388 329916

The WI Hall, Green Lane, Hartley Wintney, RG27 8DL. Open on Friday 10.30am - 12.30pm

Other Warm spaces are:

Hart District Council's reception. Tel: 01252 622122 - Open from 8.30am - 5pm

You can also find details about other warm spaces near you in Hampshire from the <u>Warm</u> <u>Welcome</u>. Warm Welcome is a national initiative that helps organisations open their doors and provide a welcoming warm space for those struggling to heat their homes this winter. Any other warm spaces can be found at <u>warmspaces.org/spaces</u>

The Environment Centre offers a great deal of help available with home energy. tec home energy



Financial Help with Energy Bills

Local Advice & Support



citizens advice Hart

Citizens Advice Energy Advice Programme

Citizens Advice Hart are providing advice and support for energy related issues. The aim of this programme is to offer additional target advice and support to ensure that clients are living in warm efficient homes on a tariff they can afford. They can assist access to support funds where eligible and are providing advice

and support for <u>energy related issues</u>. To book a referral please complete the <u>contact form</u> making sure you mention energy advice or please get in touch with Citizens Advice: Tel: 01252 878435 or Adviceline: 0808 278 7864. Consumer: 0808 223 1133. Visit <u>citizensadvicehart.org.uk</u> or email <u>help@citizensadvicehart.org.uk</u>

Citizens Advice Hart Online Information

There are answers to lots of questions about your energy supply here: <u>Energy supply Advice</u>. There is advice about topics such as what to do if you are struggling to pay your energy bills or what you can do if you've been told your energy supply will be disconnected. You may not realise that you can get help towards the cost of heating and lighting your home especially if you are on a low income or claiming benefits. You may have approached us for a different issue altogether such as benefits & tax credits, financial services or housing for example.

Step Change – Debt Charity

Provide free, confidential, and expert debt advice and money guidance. They recommend the best solution or service for the individual's circumstances and support them while they deal with their money worries for as long as they need help. <u>StepChange - Free Expert Debt Advice</u>

Christians Against Poverty (CAP) is a Christian charitable company specialising in debt counselling for people in financial difficulty. Tel: 0800 328 0006 - <u>CAP UK</u>

Local Welfare Provision Hardship Grant: This is a financial assistance scheme administered by Hart District Council to help people who are in a crisis or emergency situation and where low-level financial assistance would prevent this situation from escalating. Eligibility criteria apply and more information can be found in our <u>Covid-19 information hub | Hart District Council</u>

Fleet Lions Fuel and Utilities Project: Fleet Lions are supporting families experiencing fuel poverty <u>https://www.fleetlions.org.uk/index.html</u> Please email <u>fuel@fleetlions.org.uk</u> if you are in debt to your energy suppliers or water utility.

Minor Works Grants: if you are eligible, you may be able to apply for a minor works grant for repairs or improvements to your home, including energy efficiency works. For more information click here: <u>Minor Works Grants (hart.gov.uk)</u>.

You can email Hart District Council Private Housing Sector Team on housing@hart.gov.uk or phone 01252 774420

7

Wellbeing - Local Information

Richmond Fellowship - www.richmondfellowship.org.uk/

To help direct you to the right support and services in your area and help make recovery reality for individuals living with mental ill health. Tel: 0207 697 3300

iTalk - www.italk.org.uk/

Hampshire's NHS talking therapy service, treating common mental health conditions like anxiety and depression. Tel: 0238 038 3920

TalkPlus - https://www.talkplus.org.uk/

Hampshire's NHS Mental Health Service gives you the tools to cope with the stresses of day to day life! Tel: 01252 533355

Andover Mind Wellbeing Centre – <u>https://www.andovermind.org.uk/</u> Offering help and support to people with mental health problems.

Tel: 01252 317481/01264 332297

Financial Help - Information and Support

You may be eligible for various benefits and payment reductions. For help on what is available, please contact Citizens Advice Hart on the following:

PIP (Personal Independent Payment) - Tel: 0800 121 4433/4600

PIP can be claimed by someone who has a long-term physical or mental health condition or disability.

Help with Housing Costs - Tel: 01252 622122

You may qualify for help with your housing costs, including Council Tax, support for mortgage interest or housing benefit, if you are on a low income or receiving certain benefits.

Universal Credit - Tel: 0800 328 5644

You may be able to claim Universal Credit if you are on a low income or need help with your living costs and under state pension age.

Pension Credit - Tel: 0800 99 1234

Pension Credit ay be available to you if you claim state pension that isn't enough for you to live on.

Tax Credits - Tel: 0345 300 3900

You may be able to claim if you are on a low income and work at least 16 hours a week.





Cost of Living Crisis - Local Help & Support



SUPPORT FOR HART COMMUNITIES

1. Support with Gas, Electric & Water Bills

If fuel and utility bills take up a high proportion of a household's weekly income, you may be eligible for support and should contact <u>Citizens Advice Hart</u>

Local Citizens Advice across Hampshire have been provided with funding to offer households with direct financial support to pay gas, water and/or electricity bills, potentially including arrears. The value of any individual funding award will be dependent upon individual circumstances assessed by Citizens Advice.

2. Community Grants

Helping community and voluntary organisations provide local support

Community organisations, who know their communities best and are in the ideal position to provide support, <u>can apply for Community grants</u> to support initiatives that help people in need with food and fuel.

3. Food Vouchers

Food Voucher Scheme for vulnerable households and pensioners

The Council launched a **Food Voucher Scheme** for vulnerable households and pensioners in the district. The food vouchers are a one-off voucher that can be used in supermarkets to help with the rising cost of living, freeing up money for other bills. The vouchers will be issued directly to the following eligible recipients from beginning of September:

- Pension Credit Guaranteed Credit £65
- Local Council Tax Support £30
- Working age recipients will receive a letter with a QR code to claim the voucher online
- Pension age recipients will receive a physical voucher. The nearest supermarket has been pre-selected, prior to issue, based on postcode.

Distribution and enquiries about the allocated vouchers have been contracted out to Wonde Ltd Email: support@evouchers.com Help Centre: help.evouchers.com

Further information will be communicated by Hart District Council. Please email <u>hardship@hart.gov.uk</u>

4. Support with Housing costs

There is also help available for housing costs in exceptional circumstances, where support cannot be met by existing schemes. Please contact Hart District Council: <u>housing@hart.gov.uk</u>

The fund cannot be used for ongoing support for rent or mortgage payments. Eligibility for discretional Housing Payments (DHPs) must be considered first, and consideration given to whether there is a statutory risk of homelessness and therefore a duty of support is owed through the Homelessness Prevention Grant (HPG).

5. Holiday Activities Food Programme (HAF): support for children and families

The Holiday Activities and Food programme (HAF) provides healthy food and activities to children and young people, with free places available for those who receive free school meals. HAF is funded by the government and run by councils which help deliver the holiday clubs. The programme is available during school holidays. The free holiday club programme helps children to enjoy active and healthy school holidays, where they can experience new activities, meet friends and eat healthy meals. The Department for Education is promoting the scheme to pupil's parents and carers and in the clubs in their area. <u>https://educationhub.blog.gov.uk/2022/04/06/what-youneed-to-know-about-the-holiday-activities-and-food-haf-programme-2/</u>

The Department for Education (DfE) is providing funding to local authorities to coordinate a programme that provides healthy food and enriching activities to disadvantaged children during school holidays. Hampshire County Council and the Isle of Wight Council are delivering this through the <u>connect4communities programme</u>. The HAF scheme is in place for 2022 – 2025. <u>https://www.gov.uk/government/publications/holiday-activities-and-food-programme</u>

6. Hitting the Cold Spots: Fuel/Energy Advice

Hampshire County Council offer Hitting the Cold Spots: Fuel/Energy advice which is a service commissioned for Hampshire residents. It is delivered by The Environment Centre and focuses on keeping your home warm and your family healthy which is expensive and sometimes difficult. Hitting the Cold Spots Advisors can help you with keeping warm at home and reducing your energy bills. This phone advice line is open to all Hampshire residents. Some services have eligibility criteria and the advisors will be able to talk through the best possible solution for each caller. Service includes:

- · assistance to switch your energy provider or tariff
- signposting and referrals to other organisations, such as: benefits and debt advice and safe and well visits
- eligibility check for the Warm Home Discount
- home visits from our Advisors offering advice and practical support
- support with temporary heating measures if you are without heating
- help to access funding, where available, for boiler repairs and replacements

Further details can be found on the Here for Hart Directory of Services:

Hitting The Cold Spots: Fuel/Energy Advice

Telephone 0800 804 8601, 9am - 5pm, Monday to Friday or 023 8033 6172 for landline rates. May not be free from mobiles.

7. Action Hampshire

Action Hampshire plays a critical role in supporting Hampshire's communities. They provide advice and guidance for voluntary, community and social enterprise organisations and local councils - <u>ActionHampshire.org.uk/get-support-with/the-cost-of-living-crisis/</u> Their website offers a wealth of information and services across our local districts.

8. Hardship Grant

The Local Welfare Provision Hardship Grant is a financial assistance scheme to help people who are in a crisis or emergency situation and where low level financial assistance would help prevent the crisis or emergency from escalating. If you are facing other hardship issues, Hart District Council have help and support available. Please email <u>hardship@hart.gov.uk</u>

Financial Help - Grants, Funding & Help

Park (mobile) Homes Warm Home Discount: if you are living as a permanent Park Home resident you may be eligible for a Warm Home Discount of £140. To check your eligibility, visit their website: <u>Park Homes Warm Home Discount (parkhomeswhd.com)</u>

Winter Fuel Payment: Winter Fuel Payment is usually automatically paid if the person gets the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). If the person qualifies but does not get paid automatically, they will need to make a claim. For more information click here: <u>Winter Fuel Payment - GOV.UK</u> (www.gov.uk) or phone the winter fuel payment centre on 03459 15 15 15 If you were before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills. This is known as a <u>'Winter Fuel Payment'</u>.

<u>The amount you'll get</u> includes your 'pensioner cost of living payment'. This is between £150 and £300. You'll only get this extra amount in winter 2022 to 2023.

This is in addition to any <u>Cost of Living Payment</u> you get with your benefit or tax credits. You qualify for a Winter Fuel Payment if the following applies:

- you were born on or before 25 September 1956
- you lived in the UK for at least one day during the week of 19 to 25 September 2022 this is called the 'qualifying week'
- you have a genuine and sufficient link to the UK this can include having lived or worked in the UK, and having family in the UK

You may still be able to get <u>Cold Weather Payment</u> or <u>the Warm Home Discount Scheme</u>, even if you do not qualify for Winter Fuel Payment.

Winter fuel payments - up to £600 for pensioners

From November 2022, over 11.6 million pensioners in England, Wales, Scotland and Northern Ireland will start to receive payments of up to £600 to help with their energy bills this winter. Winter Fuel Payments (WFPs) will land in bank accounts over the next two months, the vast majority automatically.

The overwhelming majority of WFPs are paid automatically but some people need to make a claim by contacting the Department for Work and Pensions, such as those who qualify but do not receive benefits or the State Pension and have never previously received a WFP. Councils are encouraged to share this information as appropriate.

Warm Home Discount Scheme: You could get £150 off your electricity bill for winter 2022 to 2023 under the <u>Warm Home Discount Scheme</u>. The money is not paid to you - it's a one-off discount on your electricity bill, between October 2022 and March 2023. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity and you're eligible. Contact your supplier to find out.

The discount will not affect your Cold Weather Payment or Winter Fuel Payment.

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the Guarantee Credit element of Pension Credit known as the 'core group'
- <u>you're on a low income</u> and meet your energy supplier's criteria for the scheme known as the 'broader group'

The government is also writing to customers who may be eligible, advising them to use the tool linked below to check eligibility, as well as to use the helpline for particularly complex cases. Warm Home Discount Scheme - <u>www.gov.uk/the-warm-home-discount-scheme</u> Tool: <u>www.gov.uk/check-if-youre-eligible-for-warm-home-discount</u>.

Cold Weather Payment: You may get <u>Cold Weather Payments</u> which runs from 1 November 2022 to 31 March 2023, if you're getting:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

Help and support is available from <u>Connect to Support Hampshire</u> which provides resources to help you to look after yourself, stay safe, and connect with y our local community.

The <u>Hampshire CVS Network</u> brings together eight local charities dedicated to supporting the Voluntary, Community and Social Enterprise Sector as well as local communities. Support is available to help smaller voluntary sector organisations as well as a range of local support for Hampshire residents including community transport and befriending services.

'Help for Households' campaign and toolkit:

We know people are worried about the cost of living rises, so for **Help for Households** information from the government, please follow the link <u>Cost of Living Support</u> to available help with cost of living, including new one-off payments as well as existing benefits and schemes. The government has produced a <u>'cost of living support factSheet'</u>. For further information about the full support available, please visit the <u>Help for Households</u> on GOV.UK.

Local Authority Support / Household Support Fund

£1.5 billion has been made available to support the most vulnerable to cover their essential daily costs, like energy bills. Recipients include pensioners and families with children. Local authorities can also issue food vouchers to families during the school holidays. The Household Support Fund is available and can help depending on your circumstances and which area of the country you live. For further details please contact www.hart.gov.uk

Get help with the cost of living from your local council

Low-cost broadband and mobile phone tariffs

The government has worked with a range of Internet Service Providers (ISPs) and Mobile Network Operators (MNOs) to deliver low-cost broadband and phone service packages, called social tariffs, for those on low incomes. Social tariffs are available for people claiming Universal Credit, Pension Credit and some other benefits, with some providers offering deals from £15 a month. The Help for Households campaign homepage brings together over 40 support schemes that the public may be able to access depending on eligibility. There are also online tools for the public to check the support they might be eligible for and how to access it. You may be eligible to move onto a social tariff if you're struggling to afford your broadband or phone services - <u>Check the Ofcom website to see if you can switch to a social tariff</u>

https://www.gov.uk/government/news/low-cost-broadband-and-mobile-phone-tariffs

Cost of Living Payment: You may be able to get an extra payment to help if you are getting certain benefits or tax credits. Payments will be made automatically if individuals are eligible. www.gov.uk/government/news/millions-of-low-income-households-to-get-new-cost-of-living-payments-from-spring-2023

Cost of Living Payments 2023 to 2024

The government has announced <u>when further Cost of Living Payments will be made</u> between spring 2023 and spring 2024. These payments are:

- up to £900 for people on an eligible low income benefit or means-tested benefits claimants (including those on Universal Credit, Pension Credit and tax credits)
- £300 for pensioner households
- £150 for people on an eligible disability benefit

Disability Cost of Living Payment

From September 2022 around six million disabled people in the UK will start to receive their oneoff £150 Disability Cost of Living payment. The payment will help disabled people with the rising cost of living, acknowledging the higher disability-related costs they often face, such as care and mobility needs This is in addition to the £650 Cost of Living Payment for disabled people who also receive means tested benefits - <u>Check if you're eligible for the Disability Cost of Living Payment</u>

Pensioner Cost of Living Payment

In the winter months pensioners can get between £100 and £300 to help pay heating bills. They will also receive an extra one-off £300 Pensioner Cost of Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment - <u>Check if you're eligible for the Winter Fuel Payment</u>

Budgeting loans

You may be eligible for a Budgeting Loan if you've been on certain benefits for 6 months. This can be used for household items, rent in advance and travelling costs. Check if you're eligible for a Budgeting Loan

Help paying your Water Bill - Many water companies run hardship schemes or fund independent charitable trusts which can help you pay your bills - <u>Get support paying your Water Bill</u>

TV Licence fee freeze

The TV licence fee has been frozen at £159 until 2024. This means households will not see any change to the licence fee until 1 April 2024. Find out more information on free TV Licence for over 75's

Get help with all or part of your rent

You may get help with all or part of your rent. There's no set amount of housing costs support and what you get will depend on whether you rent privately or from a council or housing association. Use a benefits calculator to find out if you can get benefits to help pay your rent

Universal Credit if you're unemployed or on low income

If you and/or your partner are responsible for paying rent for the home you live in, or if you have a mortgage, Universal Credit may provide help towards the cost. Check if you are eligible for Universal Credit

Housing benefit

Housing Benefit can help you pay your rent if you are state pension age or you're in supported, sheltered or temporary accommodation - <u>Check if you are eligible for Housing Benefit</u>

Support for additional housing costs

You may be able to get support for additional housing costs if you're already claiming Housing Benefit - <u>Contact your local Council to find out what support you can get</u>

Council Tax Support Fund – ways to reduce your bill

Did you know that there are various ways you might qualify for help with your Council Tax bill? Council Tax Support can help you if you're on a low income and responsible for paying the Council Tax on your home or you may get a discount if you live alone or you're getting Pension Credit, or you're living with someone who has a severe mental health condition such as dementia. If you're wondering how you might be able to reduce your Council Tax bill, visit <u>Help with your Council Tax</u> <u>Independent Age</u> for more information. Or get a **free copy** of our <u>Council Tax guide</u> which contains valuable information about discounts, exemptions, Council Tax support and how to apply.

Councils run support schemes to help people on low incomes with their Council Tax bill and can deliver additional support, whilst also providing resources and flexibility to determine local approaches to support other vulnerable households <u>www.gov.uk/government/publications/council-tax-support-fund-guidance</u> you can <u>Contact your local Council to find out what support is available</u>

Discretionary Housing Payments

If you are on certain benefits, you may be eligible for Discretionary Housing Payments which provide financial support to help with rent or housing costs. Check if you're eligible for a discretionary housing payment

Get help with interest payments on mortgages or loans

If you're a homeowner on qualifying benefits, you might be able to get help towards interest payments on your mortgage or loans you've taken out for certain repairs and improvements to your home - <u>Check if you're eligible for Support for Mortgage Interest</u>

95% mortgages for homes up to £600,000

You may be eligible to borrow up to 95% of the cost of a property worth up to £600,000 thanks to the mortgage guarantee scheme. Contact mortgage providers to see if you're eligible.

Job Centre Information

The Department for Work and Pensions (DWP) continues assisting customers in the job centres. There are still plenty of jobs in the labour market at present and on a wider prospective the information factsheets and posters in terms of the cost of living crisis are available on the government website -<u>Government-support-for-the-cost-of-living-factsheet</u>

Bus Fare Price Cap: Millions across England will save money through a new £2 cap on single bus journeys from January 2023 to March 2023, backed by up to £60 million to ensure affordable transport across the country. The move will help passengers with travel costs for work, education, shopping and medical treatments while they are facing pressures from the rising cost of living. £2 bus fare cap across England

Save 1/3rd on rail journeys

You can get up to a third off train fares with a railcard in Great Britain, saving up to £142 a year on average - <u>Save one third on rail journeys with a railcard</u>

50% off travel if you're on Universal Credit

You may be eligible for a Jobcentre Plus Travel Discount Card if you're on Universal Credit. Find out more information on the National Rail website

Water Usage: Some residents will use a water meter. There are free products available from Southeast water which help save water and therefore save money – <u>South East Water Products</u> (savewatersavemoney.co.uk) Water saving tips can also be found at household water saving tips

Citizens Advice has guidance about how to speak to your water supplier if you're having problems paying your water bill. It includes information about special schemes set up by water companies to help you pay your water bill.

Connect to Support Hampshire

The Connect to Support Hampshire is an online resource for adults in Hampshire. Its aim is to help you stay independent and to manage your own care. You can find local groups, activities, and services within your community as well as care providers and other paid services that may help you. It is full of information to help you stay independent for longer by providing you with resources to stay safe and connected with your local community.

There are services that can help if you or someone you know - <u>money matters on Connect to</u> <u>Support Hampshire</u>

- Are worried about money or how you will pay the bills
- Are experiencing debt
- Are unsure whether you are entitled to benefits or how to apply
- Would like some support with managing your money
- Are struggling to afford the basics such as food

There is some great information on cost of living and money worries - Finance Support

Staying informed on financial support:

If you're struggling with the cost of living crisis, it's more important than ever to find out if you qualify for any financial help. And if you've applied for support but you were turned down, it's equally important to know what you can do if you disagree with a benefit decision. You can call the friendly Independent Age **Helpline team** on **0800 319 6789** to arrange a free benefits check or try our online <u>benefit calculator</u>.

Make sure you're not one of the people who misses out on money they're due. <u>https://moneysavingexpert.entitledto.co.uk/home/start</u>

Money Helper Website

Provided by HM Government and the Money and Pensions Service this site offers a wide range of free financial advice and useful tools, including support with, dealing with debt, energy bill increases, budget planning etc. Those in financial difficulty can access money and debt guidance for free - <u>Free and impartial help with money, backed by the government | MoneyHelper</u> <u>The Money Navigator Tool</u> from Money Helper UK can provide debt guidance for free based upon individual circumstances and help find support in their area.

Pension Credit:

If you're over State Pension age, you could qualify for Pension Credit.

Pension Credit gives you extra money to top-up your pension income and help with living costs if you're on a low income. Even if you only qualify for a small amount, it can also unlock other entitlements, such as help with housing costs and Council Tax, cold weather payments and help with NHS costs. To find out more, visit our website <u>Pension Credit advice | Independent Age</u> Or get a **free copy** of our <u>Pension Credit guide</u> here.

What to do if you're not happy with a benefit decision: When you apply for a benefit, you'll get a decision letter. If the benefit office has refused your claim, they should explain the reasons for this in the letter. If you disagree with the decision or you think it's wrong, it may be worth asking for this to be looked at again. It's important to know there is support available if you need it. Download our What to do if you disagree with a benefit decision factsheet. This factsheet explains what you need to do and how you can get support to challenge a benefit decision. You can also contact our Helpline team on 0800 319 6789 to arrange to speak to an adviser for more information / advice.

A toolkit has also been produced, which includes social media assets, logos, newsletter copy, leaflets and FAQs, which can be download for free.

https://www.understandinguniversalcredit.gov.uk/communicating-help-for-households-and-cost-ofliving-payments/

The new NHS Healthy Start Scheme

This is being launched as a digital scheme that offers a prepaid card to those applying for Healthy Start. This card will be automatically topped up every 4 weeks with your payment. <u>Get help to buy food and milk (Healthy Start)</u> - for information on how to apply. You can get help with buying healthy foods like milk or fruit and get free vitamins.

If you are not already a Healthy Start beneficiary, but you are receiving a qualifying benefit and are pregnant or have parental responsibility for a least one child under the age of 4, you can <u>apply online now.</u>

- If you get Universal credit, you can apply online if:
- you're at least 10 weeks pregnant or have at least one child under 4 years old
- your family's monthly 'take-home pay for this period' is £408 or less from employment
- If you get Child Tax Credit
- you have at least one child under 4 years old
- your family's annual income is £16,190 or less
- <u>Apply now</u>

Energy Efficient Homes - Help Available

Help to keep your home warm

It's important that you contact your energy provider as soon as you start finding it difficult to pay your bills.

You can:

- <u>Support energy price rises £150 council tax rebate</u> to help with energy costs
- Contact <u>British Gas Energy Trust</u> for grants and support even if you're not a British Gas customer
- <u>Get a grant from the Boiler Upgrade Scheme</u> to install low carbon heating
- Contact Citizens Advice to <u>find out more about grants and benefits to help you pay your</u> <u>energy bills</u>

There is help with heating costs on the government's website which includes:

- <u>Warm Home Discount Scheme</u>
- <u>National Concessionary Fuel Scheme</u>
- Winter Fuel Payment
- <u>Cold Weather Payment</u>

You can also:

- Get energy advice from Ofgem
- Citizens Advice offer advice about paying your bills and reducing how much energy you use
- Find ways to save energy in your home from the government website
- Get a smart meter information from Smart Energy GB
- Money Saving Expert for advice about cutting the cost of your energy and water bills
- Energy UK find out what the energy companies are doing to help

Long-Term Issues

Energy Efficiency – ways to improve insulating our homes and making households more resilient.

- <u>Energy at Home</u> a web resource by the Energy Trust which outlines affordable ways for households to cut their energy bills.
- <u>Home energy grants</u> a search tool by Simple Energy Advice which allows users to see local energy grants they may be eligible for.
- Find out about home insulation funding available in your area. Save up to 50% on Energy
- Bills <u>british_insulation_discount offer incentive</u>

Boiler Upgrade Scheme (BUS)

The Boiler Upgrade Scheme (BUS) supports the decarbonisation of heat in buildings. It provides upfront capital grants to support the installation of heat pumps and biomass boilers in homes and non-domestic building in England and Wales.

Acting on behalf of property owners, installers can apply for:

- £5000 off the cost and installation of an air source heat pump
- £5000 off the cost and installation of a biomass boiler
- £6000 off the cost and installation of a ground source heat pump, including water source heat pumps

£450 million of grant funding is available over three years from 2022 to 2025. www.ofgem.gov.uk/environmental-and-social-schemes/boiler-upgrade-scheme-bus

Loft Insulation Grants

Heat from your house will rise resulting in about quarter of the heat generated being lost through the roof of an uninsulated home. Insulating the roof space of your home is the simplest, most costeffective way of saving energy and reducing your heating bills.

Insulation should be applied to the loft area to a depth of at least 270mm, both between the joists and above as the joists themselves create a "heat bridge" and transfer heat to the air above. With modern insulating techniques and materials, it is still possible to use the space for storage or as a habitable space with the use of insulated floor panels.

The Energy Saving Trust estimates that an annual saving of £250 is achieved on an average detached house in the UK.

https://www.government-grants.co.uk/home-insulation-grants/loft-insulation/

The Energy Company Obligation (ECO)

The Energy Company Obligation (ECO) is a government energy efficiency scheme in Great Britain to help reduce carbon emissions and tackle fuel poverty. The scheme began in April 2013, and over time it has been amended. The ECO4 scheme came into force on 27th July 2022 and will cover a four year period until 31 March 2026. For more details <u>www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco</u> Or contact the ECO Team by emailing <u>eco@ofgem.gov.uk</u>

Measures to help households insulate their homes and reduce consumption

In November 2022, a new £1 billion Energy Company Obligation Plus (ECO+) scheme was launched that will extend funding to those who do not currently benefit from any other government support to upgrade their homes. Around 80% of the funding will be made available for those households who are in some of the least energy-efficient homes in the country (those with an energy performance certificate rating of D or below) and in the lower Council Tax bands. The government has also expanded its public awareness campaign to help reduce bills for households by offering technical tips and advice for people to cut their energy use. The campaign sits alongside existing government support schemes, such as the Energy Price Guarantee and the Energy Bills Support Scheme. Further information is available on the existing Help for Households website.<u>www.gov.uk/government/news/government-joins-with-households-to-help-millions-reduce-their-energy-bills</u>

Energy-saving advice to help people save money on energy bills

The government has published energy-saving advice as part of the Help for Households Campaign. As the weather turns colder, there are some simple actions people may not be aware of that could help them save further money on their energy bills. Advice is given for:

- Reducing boiler flow temperature
- Turning down radiators not in use
- Draft-proofing windows and doors

Energy saving advice: <u>https://helpforhouseholds.campaign.gov.uk/help-with-your-bills/energy-saving-advice/</u>

There are different ways to help reduce emissions and save energy: from <u>insulating</u> your home from heat loss; through to creating and storing your own <u>solar energy</u>. There's something for everyone from <u>air source heat pumps</u> to keeping your boiler healthy and happy with <u>boiler cover</u>.

Energy Saving Tips

With the cost of living on the rise, there's never been a better time to cut your energy bills and be kind to the planet. We've put together some tips to help you and your family reduce your energy use in every room of your home.

<u>Over half of our energy bills spend goes on heating and hot water</u>. It's really important to look at our home heating habits and see if there are small changes we can make to reduce our heating bills.

- Turn down your thermostat. Just one degree lower could <u>save you up to £128 a year</u>. Set a timer on your thermostat for your heating to come on only when you need it.
- Turn the heating flow temperature down. By turning the flow temperature down on your combi boiler from 80°C to 60°C you can <u>save up to £112 per year</u>. Turning the flow temperature down on your combi boiler reduces the boiler's energy consumption, without lowering the temperature of your home. This isn't suitable for all systems so find out more with our flow temperature guide.
- **Don't heat empty rooms**. Individual radiator thermostats mean you can adjust the temperature in each room accordingly.
- Keep doors between adjoining rooms shut. This way, you stop the heat from escaping.
- Run your heating for an hour less each day. Even using a little less energy each day adds up to savings over time.
- Bleed your radiators. Trapped air can make your radiators less efficient, so they'll be slower to heat up. If you feel confident doing it yourself, <u>read our guide on how to bleed your radiators</u>.
- Keep the heat in. Simply closing your blinds or curtains in the evening can also stop <u>heat</u> loss by up to 17%. Just be sure your curtains don't cover the radiators.
- Block out unwanted gaps. Draught-proofing can be a cheap and easy way to keep the heat in. Energy Saving Trust claims you could save up to £45 a year draught-proofing your windows and doors. Not using your open chimney? Draught-proofing your chimney could save you up to £65 a year

Financial Help if you have children

As the cost-of-living crisis gets worse and more frightening by the day, **more children are at risk** of being pulled into poverty, or into deeper poverty. Though housing, food and childcare are the highest cost categories related to raising a child to age 18, they are not the only expenses to consider. Other necessities like clothing, education and health care can be expensive. Help available if you have children includes:

- Financial help when having a baby
- Child Benefit
- Tax Credits if you have children
- Financial help if you have a disabled child
- Financial help if you're a student with children
- Savings accounts for children
- Financial support for childcare
- Financial support when your child is at school
- Other support

https://www.gov.uk/browse/childcare-parenting/financial-help-children

This crisis means more children will be going to school hungry and going to bed cold. Children are already feeling anxious and worried because of the stress at home, and it's only going to get worse. "Particularly this year, parents are also struggling to pay for <u>school uniforms</u>

Children's mental wellbeing is suffering

Parents are stressed, and their children notice it. Parent's feel overwhelmed due to rising food costs and prices and children's stress levels are rising and it's presenting itself through challenging behaviours at home and at school.

Vision4Youth offer an activity programme for young people.

It is a charity based in Yateley, Hampshire, that provides youth clubs, services, training, and employment in Yateley and the surrounding areas. They support young people, aged up to 25, by providing advice and assistance, education, employment, training, physical activities and sport. <u>Vision 4 Youth - Yateley Based Youth Charity</u>

Check benefits Entitlement

Some of the additional financial assistance the government have provided due to the rising cost of living depends on you being on certain benefits. You can check by using the <u>online</u> <u>benefits calculator</u>. some of the benefits you may be able to claim are:

- <u>Child Benefit</u> if you are responsible for a child under 16 (or under 20 if they stay in approved education or training).
- <u>Universal Credit</u> if your family is on a low income and you need extra support to meet your basic living costs.
- <u>Carer's Allowance</u> if you spend at least 35 hours a week caring for a disabled person who is on certain disability benefits, and you do not work or work but earn less than £132 (net) a week.
- <u>Council Tax Reduction</u> if your family is on a low income, you may be entitled to a discount off your council tax bill.

- <u>Pension Credit</u> if your family is on a low income, but only if both you and your partner are over State Pension age.
- <u>New-Style Jobseeker's Allowance</u> if you have worked and paid sufficient National Insurance contributions in the last 2-3 years and are unemployed and looking for work, or working 16 hours a week or less and looking for additional work.
- <u>New-Style Employment and Support Allowance</u> if you have worked and paid sufficient National Insurance contributions in the last 2-3 years and you are unable to work due to ill health or disability.

You can check what you <u>might be able to claim</u> on gov.uk. You can find more information on what you can claim if you are <u>responsible for a child</u>. If you are a carer <u>caring for a disabled child</u> or a <u>disabled adult</u>. If you are pregnant or have recently had a baby <u>maternity benefits and other financial</u> <u>support</u> may be helpful.

Other Help with Energy Bills

Depending on your circumstances you may be entitled to additional help with your energy bills. For further advice <u>Citizens Advice</u> or the <u>Money Helper</u> service can help.

Other Benefits and Financial Assistance

There may be some additional benefits you can claim, depending on your circumstances:

- Discretionary Housing Payment You may be eligible to receive a <u>Discretionary Housing</u> <u>Payment</u> (DHP) if your council decides that you need extra help to meet your housing costs. You can only get it if you are entitled to Housing Benefit or the housing element of Universal Credit. You may be given a DHP to cover housing costs, such as:
 - a rent shortfall, for example, as a result of welfare reforms
 - rent deposits or rent in advance if you need to move home

How to claim will depend on your local council. You need to contact <u>www.hart.gov.uk</u>.

- Help with Health Costs You may be eligible for <u>help with health costs</u>, such as prescriptions, glasses and dental treatment. You qualify for <u>free prescriptions</u> if you get Child Tax Credits, Working Tax Credits with a disability element (or both), and have income for Tax Credit purposes of £15,276 or less. If you're on Universal Credit you qualify for free prescriptions if you earn £435 a month or less, or £935 if you get a child element or have limited capability for work. Even if you don't qualify for free prescriptions, if you have a low income, you may be able to get help with NHS costs through the NHS Low Income Scheme (LIS). You'll need to complete a HC1 form to assess your eligibility. This can be completed online or by post. See the <u>NHS website</u> for more details.
- Free School Meals are available to all children in reception, year 1 and year 2. This is a universal scheme for all children in these year groups in state run schools, so you do not have to be on benefits or on a low income to qualify. In all parts of the UK, children in year 3 and above may qualify for <u>free school meals</u> if you are in receipt of a means tested benefit:

The End Child Food Poverty website has lots more information about free school meals and a useful tool to <u>check your eligibility</u>.

• Help with School Uniform Costs – you may be eligible for help with school unform costs depending on your circumstances and where you live. Your child's school may provide low cost second hand uniform schemes. Your local Citizens Advice may be able to signpost you to organisations offering school uniform schemes in your area.

- Help with Landline Telephone and Broadband Costs if you are on certain benefits you may be able to get your home telephone and/or broadband cheaper through a <u>social tariff</u>. These are cheaper packages that our provider may offer.
- General Grants there are lots of trusts and charitable organisations that provide grants to families on a low income. The grants are usually very specific to your particular circumstances and may only be given for certain things. The best way to find out if you are eligible for any grants is to use the grants search tool.

Childcare Support

If you are considering increasing your hours of work or doing additional work to help you meet the rising costs of living, depending on the age of your child and your circumstances, you may be entitled to help with childcare costs.

- Free childcare if your child is aged 2 you might be entitled to a week during term time if you are on a low income and getting certain benefits, or if your child has additional needs.
- Free childcare if your child is aged 3 or 4 you are entitled to <u>15 hours of free</u> <u>childcare</u> a week during term time. There are no work or earnings requirement and you do not need to be claiming benefits to be eligible. Some 3 and 4 year olds of working parents are entitled to an additional 15 hours of free childcare taking their total entitlement up to <u>30</u> <u>hours a week</u> during term time.
- The Childcare Element of Working Tax Credit if you are working and claiming Tax Credits you may be eligible for help with up to 70% of your childcare costs through the <u>childcare element of Working Tax Credit</u>. The childcare must be registered or approved, and you mush usually work at least 16 hours of week to qualify.
- The Childcare element of Universal Credit If you are working and claiming Universal Credit you may be eligible for help with up to 85% of your childcare costs through the childcare element of Universal Credit. The childcare must be registered or approved.
- Tax-Free childcare if you are not entitled to either Tax Credits or Universal Credit and are working, you may be eligible for help with childcare costs through <u>Tax-Free Childcare</u>. The childcare must be registered or approved, and you must usually work at least 16 hours a week to qualify.

Quick Tips to Save Energy in your Home

- 1. **Press -** switch off electrical appliances rather than leaving them on standby.
- 2. Pull pull out chargers while not in use.
- Insulate draft proof your home as heat is lost through draughts around doors, windows, floors and chimneys. <u>A helpful guide to draught-proofing - Energy Saving Trust</u>
- 4. **Turn off lights –** especially when you're not in a room. Using LED bulbs or energy efficient ones could save you even more.
- 5. Save on Laundry washing at 30-degrees, using an 'eco-cycle' and filling your machine.
- 6. Avoid tumble drying dry clothes outside or on a heated clothes rack.
- Shorter showers having 4-minute showers could save a typical household £65 a year on energy bills. Swapping baths for showers and Install a water efficient showerhead – savewatersavemoney.co.uk
- 8. Reduce thermostat temperature by 1degree.
- 9. <u>Moneysavingboilerchallenge.com</u> set the flow temperature to 60degrees.
- 10. Don't over fill your kettle only boil what you need.
- 11. Match use the right sized hob for your pan when cooking.
- 12. **Reduce water use –** fix aerators to taps will reduce the amount of water coming out by adding air. Turn taps off when brushing your teeth and fix dripping taps. <u>savewatersavemoney.co.uk</u>
- 13. Fill your dishwasher half-empty dishwashers will use more water and electricity.
- 14. Alternative cooking methods instead of cooking your food in a traditional oven, try cheaper alternative methods such as slow cookers, air fryers and microwaves.
- 15. **Using an oven –** if you need to cook using your oven, ensure it is used to full capacity and when finished, leave the door open for the airflow to heat your home.
- 16. Increase insulation make sure your hot water cylinder is insulated.
- 17. Loft insulation Check your insulation is topped up in your roof.
- 18. **Fridge/freezers –** make sure they are set to the right temperature.
- 19. Radiators make sure you bleed them regularly and only turn them on in rooms used.
- 20. **TV** select a low energy setting to reduce cost of running.

From www.energysavingtrust.org.uk

Quick Tips for a Warmer Home

- 1. Draw your curtains and close your blinds to minimise heat loss through windows and keep the heat in more effectively.
- 2. Tuck long curtains behind radiators so that heat is not trapped.
- 3. Keep radiators and heaters clear so heat can circulate do not put furniture in front of them or dry washing on them.
- 4. If there are rooms in your house you do not use, turn off radiators in them and close the doors. Keep your home at a stable, comfortable temperature.
- 5. Use your heating controls, such as thermostats and timers, to heat your home without wasting energy.
- 6. Put on extra layers when it's cold indoors.

From www.ageuk.org.uk

HEAT THE HUMAN BEFORE THE HOME

Thank you to everyone who contributed information for this issue of the Here for Hart Bulletin. If you have found this bulletin useful or if you have a suggestion to make it better or an idea for content for the next issue, we would love to hear from you. Please email us at https://www.hereforhart@hart.gov.uk.

Disclaimer: Whilst every care has been taken in the compilation of this information, Hart District Council will not be held responsible for any loss, damage or inconvenience caused as a result of using the Bulletin and of any inaccuracy or error within these pages.

