

Bourne Galletly
Practice

Patient Guide

Cost of Living
Crisis

June 2022



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Energy – Gas and Electric

- ◆ If you fall behind on payments, there are suppliers that offer grants.
- ◆ British Gas, Scottish Power, Ovo Energy, EON, EDF and Bulb Energy all have hardship funds that can be accessed by customers.
- ◆ If none of these companies supplies your energy, you can still apply for a grant through British Gas Energy Trust, you do not need to be a customer of British Gas.
- ◆ www.britishgasenergytrust.org.uk to apply for a grant which can write off debts.

Gas and Electric

- ◆ **Warm Home Discount Scheme**
- ◆ You could get £140 off your electricity bill for winter under this scheme.
- ◆ The money is not paid to you – it's a one-off discount on your electricity bill, between October and March each year, this has been extended for 2022/3
- ◆ You may be able to get the discount of your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.
- ◆ This discount will not affect your Cold Weather Payment or Winter Fuel Payment.

Gas and Electric

- ◆ Warm Home Discount – How do I qualify ?
- ◆ There are 2 ways to qualify:
- ◆ You get the Guarantee Credit element of Pension Credit – known as the ‘core group’
- ◆ You’re on a low income and meet your energy supplier’s criteria for the scheme – known as ‘the broader group’
- ◆ How you apply for the discount scheme depends on how you qualify, check with your supplier for more information.

Gas and Electric

- ◆ **Winter Fuel Payment:**
- ◆ If you were born on or before 26 September 1955 you could get between £100 and £300 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'
- ◆ You'll get this automatically, if you are eligible and either:
 - ◆ Get the state pension or another social security benefit (not housing, council tax reduction, child benefit or universal credit) .
- ◆ If you think you are eligible and not receiving this – contact 0800 731 0176.

Energy – Gas and Electric

- ◆ If you or someone you know is struggling with their energy bills.
- ◆ The National Energy Action (NEA) Warm and Safe Homes advice service is a free support service providing advice to householders in England and Wales on their energy bills and keeping warm and safe in their home.
- ◆ Tel: Warm and Safe Helpline 0800 304 7159 (Currently open 10-12)

Water

- ◆ If you are struggling to pay water bills and are on certain benefits, have a water meter or use a lot of water because you have a medical condition or three or more children under 19 for whom you claim child benefit, you may be able to get help from the Water Sure Scheme.
- ◆ If you meet the criteria for help, you can have your water bill capped,
- ◆ For some customers being accepted onto this scheme can more than halve the amount you have to pay.

Who is eligible for Water Sure?

- ◆ You will be required to receive one of these benefits:
- ◆ Housing benefit
- ◆ Income-Based Job Seekers Allowance
- ◆ Income-Related Employment Support Allowance
- ◆ Income Support
- ◆ Pension Credit
- ◆ Working Tax Credit
- ◆ Universal Credit
- ◆ Child Benefit

Who is eligible for Water Sure?

- ◆ In addition, you have to be:
- ◆ Entitled to receive child benefit for three or more children under the age of 19 who live with you
- ◆ OR
- ◆ Someone diagnosed as having, or have someone living with you who has one of the following medical conditions

Who is eligible for Water Sure?

- ◇ Medical conditions that qualify:
- ◇ Incontinence
- ◇ Abdominal stoma
- ◇ Eczema, psoriasis or varicose ulceration
- ◇ Crohn's disease
- ◇ Ulcerative colitis
- ◇ Renal failure
- ◇ Any medical condition that requires additional water and is supported by a Doctor's certificate.

Water Sure – How do I apply?

- ◆ You need to contact your local water company for further information and details of the application process
- ◆ Once accepted for the scheme, you qualify until your circumstances change and you no longer require help. However, you will have to confirm that you remain eligible every 12 months. Your water company should remind you to do this.
- ◆ It is worth contacting your local water company, even if you think you might not be eligible for Water Sure Scheme, as they may be able to offer a more flexible payment option or other help.

Water

- ◇ Extra support is normally under the 'help paying my bill' section of the website, schemes vary under suppliers.
- ◇ Schemes generally on offer:
- ◇ Social tariffs which can reduce bills by 80%
- ◇ Water payment caps for metered customers
- ◇ Trust funds/payment matching schemes
- ◇ Priority services register

Water

- ◆ Anglian Water offer tariffs for low-income households that can offer up to 50% discount on water and sewage charges. Residents can call the Extra Care Team on 0800 232 1963 and see if they are able to switch tariff or find if Anglian Water can help with bills.
- ◆ www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/lite/

Priority Services Register

- ◆ The Priority Services Register (PSR) is a free service provided by suppliers to customers who may need some extra support. You should join the PSR if anyone in the household is:
- ◆ Of pensionable age
- ◆ Disabled or has a long term health condition
- ◆ Hearing or visual impairment or additional communication needs
- ◆ Mental health condition which makes it hard to understand your bill
- ◆ Rely on electricity for medical equipment or mobility aids
- ◆ Need support on a temporary basis e.g. you have been discharged from hospital, bereavement, domestic abuse or a new baby.

Social Tariffs

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

Broadband

- ◆ Check comparison sites for the best Broadband deals.
- ◆ BT and Virgin Media offer £15 per month fibre for those on certain benefits.
- ◆ Talk Talk have a new voucher scheme in place, which gives jobseekers free access to high quality broadband. In partnership with The Department for Work and Pensions (DWP) they can offer a no-contract voucher for 6 months free use.

Council Tax

- ◆ Households on low income with under £16,000 in savings or capital (unless in receipt of pension credit) may qualify for a discount from their council tax
- ◆ You can find more information in the Council Tax Discounts section on the South Kesteven District Council website.
- ◆ www.southkesteven.gov.uk

Housing Advice

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

Housing Advice

- ◆ **Discretionary Housing Payments**
- ◆ Discretionary Housing Payment can provide extra money to help residents in receipt of Housing Benefit or the housing element of Universal Credit with housing costs including:
- ◆ Rent deposits, rent in advance, moving costs, rent arrears, a shortfall between housing benefit and rent or housing costs included in Universal Credit and rent.
- ◆ Information and application via: Tel 01476 406080

Benefits (Universal Credit)

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

Benefits (Universal Credit)

- ◆ Universal Credit – Help to Claim
- ◆ Support is available on freephone 0800 144 8444
- ◆ Information on universal credit, advance payment and the migration from ‘legacy benefits’ is available at:
- ◆ www.understandinguniversalcredit.gov.uk

Benefits (Pension Credit)

- ◆ Pension Credit gives you extra money to help people of state pension age and on a low income with living costs.
- ◆ Pension Credit can also help with housing costs and is a 'passport benefit' which allows access to other support such as free TV licence, warm homes discount and NHS dental treatment.
- ◆ £10,000 of less in savings and investments does not affect Pension Credit entitlement.

Benefits (Pension Credit)

- ◆ How to apply:
- ◆ Pension Credit Claim Line: 0800 99 1234
- ◆ www.gov.uk/pension-credit

Benefits – (Personal Independence Payments)

- ◆ If you are in receipt of PIP, these are the extra benefits you may be able to apply for:
- ◆ Council Tax Discount (can be up to 100%)
- ◆ Free Bus Disabled Bus Pass
- ◆ Blue Badge (£10 application fee)
- ◆ Motability Scheme
- ◆ Up to 1/3 of all rail tickets (Disabled Persons Railcard)
- ◆ Winter Fuel Payment

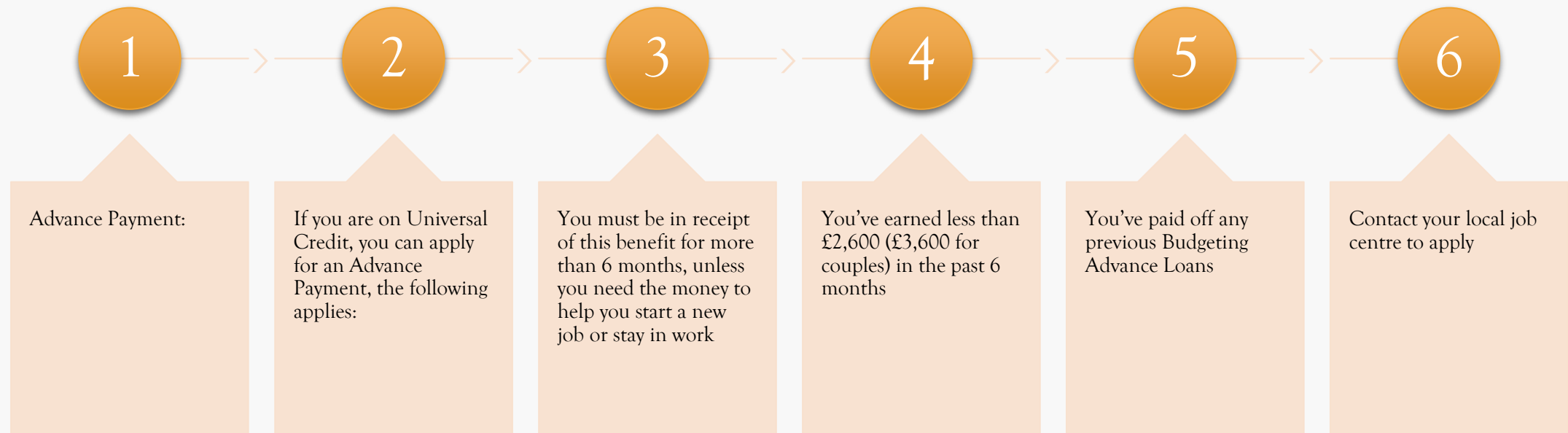
Benefits – (Personal Independence Payments)

- ◆ Warm Home Discount
- ◆ Vehicle Tax Exemption (On enhanced rate of mobility)
- ◆ Watersure Scheme to help with your water bills
- ◆ Disabled Facilities grant to modify your home (up to £30K)
- ◆ Free carers entrance ticket to many UK attractions
- ◆ To claim PIP, call 0800 917 2222 Monday-Friday 8am – 5pm

Benefits – Advances and Loans

- ◇ Budgeting Loan:
- ◇ If you are on certain benefits you could be eligible for a budgeting loan from the Government to help you pay for an essential or unexpected expense such as household equipment.
- ◇ You must be in receipt of one of a number of benefits for a minimum of 6 months
- ◇ To apply: <https://www.gov.uk/budgeting-help-benefits/how-to-apply>

Benefits – Advances and Loans



Council Support

- ◆ **Household Support Fund**
- ◆ This fund may be able to give you vouchers to help pay for day-to -day essentials
- ◆ The help on offer and who gets it varies
- ◆ You don't need to be in receipt of benefits to get this support.
- ◆ Apply through the Lincolnshire County Council website to see qualifying partners to this scheme.

Debt Support

- ◇ **Step Change** provides the UK's most comprehensive debt advice. They help people with debt problems take back control of their finances and lives.
- ◇ **Breathing Space Scheme** is able to help you to:
 - ◇ Work out budget, income and debts
 - ◇ Use this to find a solution to your debt that suits you
 - ◇ Set up debt solutions and offer support however long it is needed.
- ◇ Telephone Step Change: 0800 138 1111
- ◇ www.stepchange.org.uk

Debt Support

- ◆ In Lincolnshire, Citizens Advice organisations deliver telephone and face to face debt support as part of national commission. This can be accessed locally through Advice line on freephone:
- ◆ Tel: 0800 144 8848

Lincolnshire Credit Union

- ◇ Credit Unions help people save money and can offer affordable loans.
- ◇ They are an alternative to loan sharks and pay-day lenders and can help people avoid problem debt.
- ◇ www.nottsandlincscu.co.uk
- ◇ Tel: 0300 004 0842

NHS Prescriptions and Health Costs

- ◆ Some people are eligible for free NHS prescriptions, dental treatment, eye tests and help with other NHS costs including transport appointments.
- ◆ www.gov.uk/help-nhs-costs

Help with food

- ◇ Children in low-income households may be entitled to free school meals.
- ◇ www.Lincolnshire.gov.uk/school-pupil-support/apply-free-school-meals
- ◇ Tel: 01522 782030

Help with food

- ◇ Government funded programme to provide school aged children eligible for free school meals with access to free healthy meals and activities in the school holidays.
- ◇ www.Lincolnshire.gov.uk/school-pupils-support/holiday-activities-food-programme

Help with food

- ◆ Lincolnshire has a range of community support charities, churches and organisations that can help with emergency food. Eligibility and referral processes vary. A map of food banks and contacts is available at:
- ◆ www.lincolnshirefoodpartnership.org/foodbanks

Help with food

- ◇ Healthy Start Scheme
- ◇ Pre-paid card for pregnant women and parents of children under 4 to help buy milk, fruit and vegetables.
- ◇ www.healthystart.nhs.net
- ◇ Tel: 0300 330 7010

Grants

- ◆ There are a number of grant giving charities and organisations who provide support.
- ◆ Turn2Us, a national charity that provides a wide range of support, search for grants via www.turn2us.org.uk you only need your age, gender and postcode to search.
- ◆ Grants are not a loan, they do not need to be paid back.

Directory of Grant Givers

- ◆ **Green Home Grants**
- ◆ Department for Business, Energy and Industrial Strategy funded grants to help homeowners and landlords make energy efficient improvements.
- ◆ Properties must have an Energy Performance Certificate rating of E,F or G and a household income of less than £30K per year to be eligible.
- ◆ Residents can contact the team on 01507 613573

Directory of Grant Givers

- ◆ **Florence Nightingale Aid in Sickness Trust** – provide life enhancing grants to help people of all ages in need who are ill, convalescent or disabled. This includes washing machines and fridges. www.fnaist.org.uk
- ◆ **Margarets Fund** gives grants to women in ill health and financial need. www.margaretsfund.org.uk
- ◆ **Wavelength** provide televisions, radios and tablets for isolated and lonely people living in poverty. Tel: -1708 621 101

Directory of Grant Givers

- ◆ **Family Fund** – help vulnerable children and young people up to the age of 18 who are experiencing a crisis or emergency. They provide essential furniture items and they accept direct applications.
- ◆ **SSAFA** provide lifelong support to both regulars and reserves in the Armed Forces and their families.
Tel: 0800 731 4880
- ◆ There are many occupational benevolent funders for occupations such as retail, education, hospitality, postal service, social care, nursing, construction and automotive industry.

Practical support

- ◆ Wellbeing Lincs is a countywide service supporting adults across Lincolnshire to achieve confident, fulfilled and independent lives.
- ◆ www.wellbeinglincs.org
- ◆ Tel: 01522 782140

Practical support

- ◆ Wellbeing Lincs offers a helping hand through life's changes, including:
- ◆ Ill health, disability, changes to financial circumstances or a changing medical need.

Mental Health Support

- ◆ Do not sit and worry, contact the support lines within this guide or your GP if you are worried, anxious or stressed.
- ◆ A social prescribing link worker may be able to support you to help with social, emotional and practical needs. Please contact your local GP surgery or email:
lccg.socialprescribing.slr@nhs.net for further information.

Mental Health Support

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

Support Helplines

Organisation	Contact Details
Sane – Runs a national out of hours mental health helpline offering emotional support	www.sane.org.uk Tel: 0300 304 7000 Open everyday of the year from 6pm – 11pm
Lincs Mental Health Helpline – If you are feeling anxious or stressed and you think talking to another person may help you cope	Open 24/7 Tel: 0800 001 4331
Mind – Offers advice, legal information and support across a range of mental health conditions	www.mind.org.uk Tel: 0300 123 3393 Open Monday – Friday 9am – 6pm
Anxiety UK – Offers support for anyone struggling with anxiety	www.anxietyuk.org.uk Tel: 03444 775 774 Open Monday – Friday 9.30am – 1pm and Sat/Sun 10am – 8pm
SHOUT – Texting service available 24/7, you can text anytime of day or night. This service is free of charge	Text: 85258
Supportline – Particularly aimed at those who are isolated, at risk, vulnerable and victims of any form of abuse.	www.supportline.org.uk Tel: 01708 765200