

Cost of Living Support in Fenland



Across the country, people are struggling with the cost of living. Energy, food and fuel prices continue to rise, leaving people facing the biggest squeeze in household budgets for more than 50 years.

To help people manage their household budget, Fenland District Council have teamed up with energy partner PECT and Citizen's Advice Rural Cambs to ensure that everyone has access to the support and guidance available.

Find out more at:
www.fenland.gov.uk/costoflivingsupport



Where to turn to for advice

Citizens Advice Rural Cambs: Provides free, confidential help and advice on debt, money, benefits, tax credits, housing, and employment. Contact **0808 278 7807** or visit **www.citizensadvicerruralcambs.org.uk**

StepChange: A dedicated charity offering free, confidential debt advice and money guidance. Call **0800 138 1111** or visit **www.stepchange.org**

MoneyHelper: Provided by the Government's Money and Pensions Service, MoneyHelper provides free, impartial guidance on money and pensions. Call **0800 011 3797** or visit **www.moneyhelper.org.uk**

National Debtline: Provides free, independent, and confidential advice about debt. Call **0808 808 4000** or visit **www.nationaldebtline.org**

Business Debtline: Run by the Money Advice Trust, Business Debtline can help those who are self-employed or have small businesses. Call **0800 197 6026** or visit **www.businessdebtline.org**

Turn2Us: Helps people in financial hardship gain access to welfare benefits, charitable grants, and support services. Call **0808 802 2000** or visit **www.turn2us.org.uk**

Warm hubs and spaces

Community venues across Fenland have set up warm hubs and welcoming spaces that local people can visit during the autumn and winter. These venues offer local residents the chance to take part in community events, enjoy a meal or just relax and spend time in a warm space.

Opening hours may vary, so please check with the venue before travelling.

Centenary Baptist Church

High Street, March, PE15 9LB.

'Centenary Warm Space' is open in the downstairs hall of the church every Wednesday from 1pm to 5pm, for warmth, hot drinks and snacks, games and chat. More information can be found on the Centenary Baptist Church website or by calling **01354 658289**.

Chatteris Library

2 Furrowfields Road, Chatteris, PE16 6DY.

Opening hours and details of the activities and facilities available can be found on the Cambridgeshire County Council website or by calling **0345 045 5225**.

Chatteris Parish Church

High Street, Chatteris, PE16 6BA.

The Church is a warm hub, open every day from 9am until dusk (except Thursday due to food bank distribution).

More information can be found on their Facebook page or by calling **01354 692173**.

March Library

City Road, March, PE15 9LT.

Opening hours and details of the activities and facilities available can be found on the Cambridgeshire County Council website or by calling **0345 045 5225**.

The Queen Mary Centre

Next to Somers Road Car Park, Wisbech, PE13 2RA.

Opening hours and details of the activities and facilities available can be found on the Queen Mary Centre Facebook page or by calling **01945 581444**.

Whittlesey Library

31-35 Market Street, Whittlesey, PE7 1BA.

Opening hours and details of the activities and facilities available can be found on the Cambridgeshire County Council website or by calling **0345 045 5225**.

Wisbech Child & Family Centre

The Oasis Centre, St Michaels Avenue, PE13 3NR.

This warm hub is for families with under 5's and their siblings and takes place every Wednesday afternoon from 1pm - 4pm. Hot drinks are available for the parents and a juice and biscuit for the children. More information can be found on the Wisbech Child & Family Centre Facebook page or by calling **01945 428664**.

Wisbech Library

5 Ely Place, Wisbech, PE13 1EU.

Opening hours and details of the activities and facilities available can be found on the Cambridgeshire County Council website or by calling **0345 045 5225**.

Financial Support



Additional Support from the Government:

Cost of Living Support: Check if you are entitled to the Government's Cost of Living support. There are different schemes available including new one-off payments as well as existing benefits and schemes, such as:

- A one-off £650 cost of living payment. This payment is specifically aimed at those on 'means-tested' benefits, including Universal Credit, Pension Credit, Income Support, Working Tax Credit, income-based Jobseekers Allowance, income-based Employment and Support Allowance and more.
- Separate one-off payments of £300 to pensioner households.
- £150 to individuals receiving disability benefits.

To find out more about this support, and to see if you're eligible, visit helpforhouseholds.campaign.gov.uk or speak to an advisor at Citizens Advice Rural Cambs on **0808 278 7807**.

Council Tax and Benefits:

- **Benefits:** Check if you are entitled to benefits by using a free benefits calculator. This could include Universal Credit, Disability and Carer's benefits, Pension Credit, and Working from Home Allowance. Visit www.gov.uk/benefits-calculators or speak to an advisor at Citizens Advice Rural Cambs on **0808 278 7807**.

- **Council Tax Reduction/Housing Benefit:** If you need help to pay your Council Tax or rent, you may be eligible for a Council Tax Reduction and/or Housing Benefit. You can apply online with Fenland District Council's Council Tax service provider, Anglia Revenues Partnership, at: www.angliarevenues.gov.uk or call the Council's Contact Centre on **01354 654321**.

- **Discretionary Housing Payments:** If you rent your home and claim Housing Benefit or the housing element of Universal Credit, then Discretionary Housing Payments can provide help with rent or housing costs. Apply online at www.angliarevenues.gov.uk or call the Council's Contact Centre on **01354 654321**.

- **Budgeting Loan:** You may be eligible for a Budgeting Loan if you have been on certain benefits for six months. You will have to pay back the amount you borrow; repayments are taken automatically from your benefits. You cannot get a budgeting loan if you're on Universal Credit, but you might be able to get a loan as part of your Universal Credit if you need to cover a specific expense – this is called a 'budgeting

advance'. Visit www.gov.uk/budgeting-help-benefits for more information and to apply online or call **0800 169 0140** to ask for a paper form to be posted to you.

Help with travel costs:

- **Rail travel:** You could save up to a third on train fares with a railcard. Visit www.railcard.co.uk or call **0345 3000 250**. If you're on Universal Credit you may be eligible for a Jobcentre Plus Travel Discount Card for up to 50% off. Contact your nearest Jobcentre for more information: find-your-nearest-jobcentre.dwp.gov.uk
- **Bus travel:** When you reach State Pension age, you can get a bus pass for free travel. Visit www.gov.uk/apply-for-elderly-person-bus-pass or call Cambridgeshire County Council on **0345 045 1367**.
- **Healthcare Travel Costs Scheme (HTCS):** If you are referred to hospital or other NHS premises for specialist NHS treatment or diagnostic tests by a doctor, dentist, or another primary care health professional, you may be able to claim a refund of reasonable travel costs. For more information visit www.nhs.uk and search 'HTCS' or call **0300 330 1343**.

Help with childcare costs:

- **Childcare benefits:** Visit the Government's childcare costs webpage for information on:
 - Tax-free childcare
 - 30 hours free childcare (for families with 3 and 4-year-old children)
 - 15 hours free childcare (for families with 2, 3 and 4-year-old children)
 - Claiming Child Benefit
 - Claiming back childcare costs
 - A one-off payment of £500 for help with maternity costs

Visit helpforhouseholds.campaign.gov.uk and click 'Childcare costs' to find out more or speak to an advisor at Citizens Advice Rural Cambs on **0808 278 7807**.

- **Cambridgeshire Holiday Voucher Scheme (CHVS):** the holiday voucher scheme currently operating in Cambridgeshire has been extended until the end of March 2023. For more information, email: winter.support@cambridgeshire.gov.uk

- **Cambridgeshire Holiday Activities and Food (HAF) Programme:** The Programme offers holiday scheme places for free during the Easter, Summer and Christmas school holidays to eligible primary and secondary school children and young people. For more information visit www.cambridgeshire.gov.uk/haf or email the HAF team at: HAF@cambridgeshire.gov.uk

Help with health costs:

- **Help from the NHS:** Find out more about free prescriptions, free dental treatment, free eye care, and the NHS Low Income Scheme (LIS), at www.nhs.uk/nhs-services/help-with-health-costs
- **Healthcare Travel Costs Scheme (HTCS):** If you are referred to hospital or other NHS premises for specialist NHS treatment or diagnostic tests by a doctor, dentist, or another primary care health professional, you may be able to claim a refund of reasonable travel costs. Call **0300 330 1343** for more information or visit www.nhs.uk and search 'HTCS'.
- **Personal Health Budget (PHB):** A PHB is an amount of NHS money allocated to meet your health and wellbeing needs if you are eligible to receive it. You will be able to plan your care and use your budget to buy services and equipment that best meet your needs and help you maintain your independence. For more information, speak to your GP.
- **Cambridgeshire Local Assistance Scheme (CLAS)**
The Cambridgeshire Local Assistance Scheme can provide information, advice and practical support and assistance in times of exceptional pressure. Following an assessment, you may be eligible for a CLAS award, which can be in the form of supermarket vouchers, energy vouchers, new cookers, or recycled white goods and furniture. For more information visit www.cambridgeshire.gov.uk/clas or call **0808 248 7807**.



Help with energy bills

Warm Homes advice service:

Fenland District Council has teamed up with energy organisation PECT to offer Fenland residents free help and advice on how to make their homes warmer, cheaper to run and more energy efficient. Their Warm Homes service can provide information on energy tariffs, details about grant funding for home energy improvements, and free small energy-saving measures. To take advantage of the Warm Homes service, call **01733 568408 (extension 313)** or **0800 8021773**, or email: warmhomes@pect.org.uk. For more information and to use an online referral form, visit www.pect.org.uk/projects/warmhomes

Household Support Fund:

The Household Support Fund (HSF) has been created to help people who are experiencing immediate financial hardship to pay for food and household energy bills. It is money Cambridgeshire County Council has been awarded to help those in need and those most affected by the cost-of-living crisis; supporting them to resolve their financial issues. For more information visit www.cambridgeshire.gov.uk/household-support-fund or phone Fenland District Council's Contact Centre on **01354 654321**.

Action on Energy Cambridgeshire:

Through the Council's Action on Energy scheme, run in partnership with neighbouring councils, we provide grants to help households install energy efficiency improvements

and low carbon heating. The grants are available for homeowners and private landlords that meet both of the following criteria:

- 1) Homeowners or tenants on certain means-tested benefits or with a total household income of less than £30,000 before tax or other deductions
- 2) The property's Energy Performance Certificate (EPC) rating is E, F or G (Check your EPC rating - contact us if you don't have one)

For homeowners, the grant will cover 100% of the cost of improvements.

For landlords, the grant will cover two-thirds of the cost of the improvements, with the landlord expected to cover the outstanding amount.

To register an interest in this scheme, please email: cjablonski@fenland.gov.uk

Energy Bills Support Scheme:

The Energy Bills Support Scheme will deliver a £400 non-repayable discount to eligible households to help with energy bills from October 2022.

- The energy bill reduction is not a loan. There will be no interest due, no debt attached, and it will not affect your credit rating.
- There is no need to apply for the discount. Energy suppliers will deliver the support to households with

a domestic electricity connection over 6 months, from October 2022.

- All households with a domestic electricity connection in the UK are eligible for the £400 discount. There is no need to contact energy suppliers concerning this.

Warm Home Discount Scheme:

Through the Warm Home Discount Scheme, households on means tested benefits with high energy use may be eligible for a one-off £150 payment from their energy supplier. This winter (2022/23), the payment is rising from £140 to £150.

- The £150 is not paid to the applicant but taken off their electricity bill sometime before March 2023.
- Applications must be made directly to the energy supplier, except for those on Pension Credit (Guarantee Credit) who should receive this automatically.
- Receiving the discount will not affect any of your other benefits.

Local Energy Advice Partnership (LEAP):

LEAP is a free advice service, offering energy tariff comparisons, installing simple energy saving measures (like LED lightbulbs and radiator reflector panels), and giving referrals to more complex energy saving measures. Apply online at www.applyforleap.org.uk or call free **0800 060 7657**.

Priority Services Register:

All energy suppliers have a Priority Services Register, which is a free support service to help people in vulnerable situations. Contact your energy supplier to find out more.

Help with food costs



• **Food and milk vouchers:** If you're more than 10 weeks pregnant or have a child under four, Healthy Start can provide vouchers to help buy fruit, vegetables, and milk. For more information and to apply, visit www.healthystart.nhs.uk or call **0300 330 7010**.

• **Free school meals:** If you are in receipt of certain benefits your child may be entitled to free school meals, saving you up to £450 per year per child. This scheme is available for school-age children and to post-16 students at a school with a sixth form or college. Visit www.cambridgeshire.gov.uk/freeschoolmeals or call **01223 703200**.

• **Love Food Hate Waste** can advise on how to limit food waste at home. Visit www.lovefoodhatewaste.com for more information.

Foodbanks

Food banks are designed to provide short-term, emergency support with food.

• **Trussell Trust foodbanks:** These foodbanks provide emergency food parcels on presentation of a foodbank

voucher. Fenland District Council can issue vouchers to those in need – just call the Council's Contact Centre on **01354 654321** for more information. You can also find your nearest Trussell Trust foodbank at www.trusselltrust.org/find-a-foodbank

- **Whittlesey Emergency Food Aid**, located at the Manor Leisure Centre in Station Road, Whittlesey, can also provide emergency food parcels. For more information, call **07375 143146**.

- **The March Community Fridge**, based within the FACT Community Hub at Martin Avenue, March, aims to reduce food waste and tackle food poverty by offering surplus food to the community. There is no requirement for a foodbank voucher. For more information, call **01354 661234**.

Help with household bills

Water



- **Water bills:** If you are struggling to afford your water bill, Anglian Water's Extra Care Support Team can help, with a personalised plan to find the cheapest tariff or a flexible payment plan. For more information, visit www.anglianwater.co.uk/help-and-advice/water-care/extra-care-support or call **0800 169 3630**.

- **Save water:** Anglian Water also provides advice on how to save water, and in turn money. Visit www.anglianwater.co.uk/help-and-advice/save-water

- **Save Money Save Water** collates all the free water saving devices available from the water companies across the UK, such as aerated shower heads, which give the same shower pressure using far less water. Visit www.savewatersavemoney.co.uk

- **Get a water meter:** A water meter may save you money. Find out if you would be better off getting a water meter installed by using the online water meter calculator at www.ccwater.org.uk/watermetercalculator. Alternatively, call **0300 034 2222**.

Phone/Broadband/TV

- Many phone and broadband companies offer social tariffs to customers which receive certain benefits. For more information, visit the Ofcom website at www.ofcom.org.uk/social-tariffs or call **0300 123 3333**.

- It is also worth checking whether you could be on a cheaper broadband deal. Use an online comparison site like Broadband Genie to check if you could be on a cheaper deal. Visit www.broadbandgenie.co.uk or call **0800 4661 043**.

- Many streaming services such as Netflix and Prime Video allow multiple people to use the same account. For instance, under a standard Netflix subscription, two people can watch simultaneously and up to five accounts can be added. Contact your streaming service provider for more information.

Help with managing your budget

Money Helper

The MoneyHelper website, produced by the Government's Money and Pensions Service, provides information on a wide range of financial subjects, including:

- A free budget planner tool
- A guide to Managing Your Money in Uncertain Times
- A bill prioritiser tool.

You can also contact them for money guidance that's impartial and free to use, whether that's online or over the phone. Visit www.moneyhelper.org.uk for more information.

Family Budgeting Course

Runway Training, supported by the Cambridgeshire and Peterborough Combined Authority and Ofsted, runs a free Family Budgeting Course.

The online course will help you to work out a monthly budget and improve your ability to plan ahead. Everyone who completes the course will also receive a £25 shopping voucher.

For more information call Emma Pyrkos, Project Manager at Runway Training, on **01732 402402** or email emmapyrkos@runwaytraining.co.uk

Money Saving Expert

The Money Saving Expert website contains articles and tips for saving and managing your money, including:

- A free budget planner tool
- A Cost of Living Survival Kit
- A Heat the Human not the Home guide

Visit www.moneysavingexpert.com to find out more.

Please beware of loan sharks who lend money outside the legitimate agreed standards for money collection. You can report a loan shark (in confidence) online at www.gov.uk/report-loan-shark



Support if you are in distress

If you need to speak to someone about mental health problems, try one the following contacts:

- **Samaritans:** Offering emotional support 24 hours a day, 365 days a year. Call **116 123** for free or visit a Samaritans branch in person. Find your nearest branch at www.samaritans.org/branches
- **NHS:** For urgent mental health advice (but not a 999 emergency) call **111**, available 24 hours a day, 7 days a week.
- **Mental Health Innovations:** If you'd prefer to text, text **'SHOUT'** to **85258** for free. You'll then be connected to

a Mental Health Innovations charity volunteer for an anonymous conversation by text message.

- **Age UK:** Information, advice, and support for older people. Call **0800 678 1602**.

- **MIND:** Provides help and support to anyone experiencing a mental health problem. Call **0300 123 3393**, text **86463** or visit **www.mind.org.uk**

- **Anxiety UK:** Offers support to anyone affected by anxiety, stress, and anxiety-based depression. Call **03444 775 774** or visit **www.anxietyuk.org.uk**

- **Nightline:** If you're a student, you can look on the Nightline website to see if your university or college offers a night-time listening service. Visit **www.nightline.ac.uk/want-to-talk**. Nightline phone operators are all students too.



