

Cost of Living Support in Fenland



Feeling the pressure of rising costs? It's hard to know where to turn.

To help, 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

Christians Against Poverty (CAP): Provides free advice on debt, budgeting, job seeking and making your money go

further. Visit www.capuk.org or call **0800 328 006**.

Debt Advice Foundation: A specialist debt charity offering free, confidential advice on any aspect of debt. Call **0800 043 40 50** or visit www.debtadvicefoundation.org

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:

- Up to 3 Cost of Living Payments of £301, £300 and £299. This payment is specifically aimed at those on 'means-tested' benefits, including Universal Credit, Pension Credit, Income Support, Working Tax Credit, Child Tax Credit, income-based Jobseekers Allowance, and income-based Employment and Support Allowance.
- An extra £150 or £300 for 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**.

Working from Home Tax Relief: You may be able to claim tax relief for additional household costs if you have to work at home for all or part of the week.

You can only claim for things to do with your work, such as business phone calls and gas and electricity for your work area.

You cannot claim for things that you use for both private and business use, such as rent or broadband access.

To find out more, visit www.gov.uk/tax-relief-for-employees/working-at-home

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.

Hardship Payment: If you're on Universal Credit and you do not have enough to live on while you wait for your first payment, you can ask for an advance payment after you've made a claim. You can also ask for a hardship payment if you cannot pay for rent, heating, food or hygiene needs because you received a sanction. You need to pay it back through your Universal Credit payments - they'll be lower until you pay it back.

To find out more, visit www.gov.uk/universal-credit/other-financial-support

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

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; 15 hours free childcare; Child Benefit; 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 2024. 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

Family Fund: The fund provides families raising a disabled, or seriously ill, child on low incomes with wide-ranging grants for essential items. You can apply for any items that will help meet your child's additional support needs. Find out more and apply online at www.familyfund.org.uk/grants/

Fashion & Textile Children's Trust: Their grants fund essential items for the children of UK fashion and textile worker families who are struggling financially. They can fund school uniforms and clothing, children's bedroom furniture, essential household items and more. To learn more, visit www.ftct.org.uk/about-our-grants

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.

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**.

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



PECT energy advice

Fenland District Council has teamed up with energy advice 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 advice 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 service, call **0800 8021773 (ext. 313)**, or email: energyadvice@pect.org.uk.

For more information and to use an online referral form, visit www.pect.org.uk/energy-advice

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: info@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.

British Gas Energy Support Fund: If you are a British Gas customer, then you may be eligible for a grant of up to £1500. In addition to this, an Individuals & Families fund also offers grants to anyone with energy debt between £250 and £750, including those who are not British Gas customers. Information is available on the British Gas website at: www.britishgas.co.uk/british-gas-energy-support-fund.html

Scope: Scope, the disability equality charity in England and Wales, offers free energy and water advice to disabled people, helping them to manage their energy and water needs. The service is open to any disabled person or households where 1 or more disabled people live. Call **0808 801 0828** or visit www.scope.org.uk/disability-energy-support/

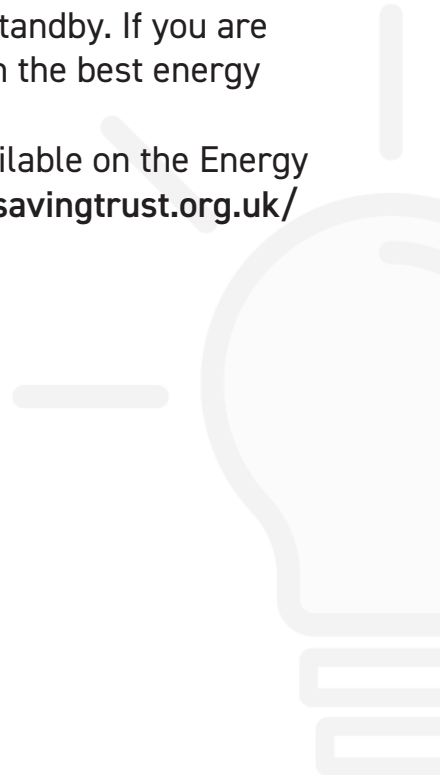
Cold Weather Payments: You may get a Cold Weather Payment if you're getting certain benefits or Support for Mortgage Interest. You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below over 7 consecutive days. You'll get £25 for each 7-day period of very cold weather between 1 November and 31 March. You do not need to apply to claim the Cold Weather Payment, it will be paid automatically. More information is available on the GOV.UK website: www.gov.uk/cold-weather-payment/how-to-claim

Energy Efficiency Tips

Small changes can make a big difference. For example:

- **Heating:** Turning down your thermostat by just one degree can save you on average £116 a year.
- **Lightbulbs:** Use low energy lightbulbs. Free low energy bulbs are available through PECT. To request them, email warmhomes@pect.org.uk
- **Water:** Set your temperature to 60 degrees centigrade and close the door when bathing or showering.
- **Kitchen:** Only boil the water you need in a kettle and put lids on pans when cooking.
- **Draught-proofing:** Block up unwanted gaps that let cold air in and warm air out.
- **Appliances:** Turn off appliances on standby. If you are buying new appliances buy those with the best energy rating you can afford.

Further energy efficiency tips are available on the Energy Saving Trust website at www.energysavingtrust.org.uk/energy-at-home/



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.

Food4Good Social Supermarket: At the social supermarket you pay by volume (e.g. fill a trolley for £10 or £5) if you have evidence of means tested benefits. Membership is either by referral through the CLAS Cambridgeshire Local Assistance Scheme, administered by CHS or from an approved referral agent.

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

- The majority of mainstream broadband and phone companies offer discounted 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 a broadband comparison website to check if you could be on a cheaper deal.
- 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.

Education and Training

Prince's Trust: Development Awards from the Princes Trust can cover the cost of course fees, tools or equipment for those who are in education, training or starting a new job. You must be a UK resident, aged between 16 and 30 and meet specific criteria to apply. More information is available at: www.princes-trust.org.uk/help-for-young-people/get-funding-train-learn

Pet Care

Woodgreen Pets Charity: In addition to caring for pets in their care, the Woodgreen Pets Charity offers subsidised pet care including financial support towards veterinary bills, preventative care, pet food or other essential items. Further information is available on the Turn2Us website at: grants-search.turn2us.org.uk/grant/woodgreen-the-pets-charity-16961

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

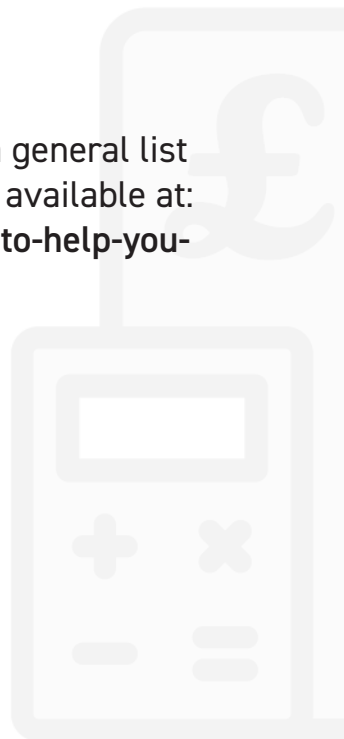
The Money Saving Expert website contains articles and tips for saving and managing your money, including:

- 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

Clockwise Credit Union has also compiled a general list of 60 tips to help you with the cost of living, available at: www.clockwise.coop/60-cost-of-living-tips-to-help-you-through-the-crisis/





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.

Warm hubs and spaces

Community venues across Fenland have set up warm hubs and welcoming spaces that local people can visit. 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**.

FACT Community Transport: 5 Martin Avenue, March, PE15 0AY
FACT provide a warm hub during their opening hours, normally closing at 4pm. More information can be found on the FACT website or by calling **01354 661234**.

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**.

North Cambridgeshire Training Centre (NCTC):
1 Engineers Way, Chatteris, PE16 6FU.
The NCTC warm space is available every Monday from 10am to 3pm. For more information call 01354 293130.

The Queen Mary Centre: Queens Road, Wisbech, PE13 2PE
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**.



