

Help with Cost of Living

Organisations , agencies and charities
that can help with your rising bills



Rosie Duffield MP

Working hard for Canterbury,
Whitstable and the Villages



Labour

Introduction

The cost-of-living crisis is a national emergency. People are worried about how they are going to pay the huge amounts that the energy companies are expected to charge.

It could have been different because Labour has put forward a plan that would mean that energy bills wouldn't go up by even a penny this winter.



I know that the next few months will be a huge struggle for many people in Canterbury, Whitstable and the Villages and it is often hard to know where to turn for help or advice. That's where this booklet comes in. I have tried to pull together information on all the organisations who can provide you with help, information and advice about how to manage your bills and costs.

Labour has a long-term plan to make sure that we don't face another cost-of-living crisis in the future, but for now, it is important that people as much information to help with the immediate rising costs.

Information about help and support will also be available on my website and I will be updating that as I hear of new support becoming available.

Rosie Duffield

Member of Parliament for Canterbury, Whitstable and the Villages

Labour's Plan for Canterbury

Canterbury City Council have appointed a Cost of Living Co-Ordinator after the suggestion was made by Labour councillors last October. The new post will help co-ordinate local charities but doesn't have its own budget or team.

Labour knows that local charities are already talking to one another and need a council to lead on practical solutions rather than play catch up when the worst of the winter has passed.

Labour councillors have already been leading the response in their local communities by raising money for Christmas meals and toys, working with school kitchens to distribute left over food to families who need it and organising Warm Hubs across Canterbury and Whitstable.

We believe this council should be:

- Creating a cost of living fighting fund that local charities could access. We would return charity grants in the district to pre-pandemic levels
- Doubling the Homeless Prevention fund, placing housing needs before people's social care needs
- Making council venues and staff available for communities project and advice surgeries

The council could immediately make the lives of those in council housing easier by capping rents at no more than a third of earnings.



Labour's Plan

The Labour Party has a plan that would mean that energy bills wouldn't go up by even a penny this winter.



We'd freeze the price cap saving households £1,000 and we'd make sure that there was targeted support for those that needed it most.

This would be funded by a windfall tax on the unexpected profits of the oil and gas companies.

We also have a long-term plan to properly insulate homes to reduce the amount of energy we use, getting bills back under control. And, our plans would mean more investment in sustainable, British energy sources that would mean we won't have to rely on expensive fossil fuels imported from around the world.



Help with your finances

If you are experiencing problems with your finances, there are a number of organisations across Canterbury, Whitstable and the UK who can help.

Kent Savers Credit Union is a not for profit savings provider in Kent and Medway and they will support you to get the most out of your money.

www.kentsavers.co.uk

Email: info@kentsavers.co.uk

Tel: 0333 321 9050

Citizen's Advice Canterbury District provide free, confidential and impartial advice on a range of issues including benefits, debt, employment, housing.

www.citizensadvice.org.uk/local/canterbury-district

Email: admin@canterburycab.cabnet.org.uk

Tel: 01227 452762 or 0808 278 7846

Christians Against Poverty provide free debt advice

www.capuk.org

Tel: 0800 328 0006

Stepchange for free advice and counselling on debt.

simpledebthelp.co.uk

National Debt Line give free and independent debt advice over the phone and online.

nationaldebtline.org

Tel: 0808 808 4000

Southern Water if you are struggling to pay your bill, you could be entitled to one of their payment schemes

www.southernwater.co.uk/account/what-if-i-can-t-pay-my-bill

To see if you are eligible for further support to pay your energy bill, you can find support on **Simple Energy Advice** (www.simpleenergyadvice.org.uk) and the **British Gas Energy Trust** (britishgasenergytrust.org.uk)

Benefits

Directgov Benefit Calculators can help you find out what benefits you are entitled to. Go to www.gov.uk/benefits-calculators

This government website provides an online benefits advisor tool which you can use to find out what benefits you may be entitled to.

If you are on a low income, are pregnant, or have a medical condition you may be eligible for free **NHS prescriptions** at www.nhsbsa.nhs.uk/help-nhs-prescription-costs/free-nhs-prescriptions

If you are on a low income, you may be eligible for support paying your dentist bills or other NHS costs through the **NHS Low Income Scheme** at www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-li

Universal Credit: If you are unemployed or on a low income, you may be eligible for Universal Credit.

Attendance Allowance: If you are over-65 and require someone to support you, you may be eligible for Attendance Allowance.

Personal Independence Payment: If you have a disability and are over the age of 18, you may be eligible for Personal Independence Payment.

Pension Credit: Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges. You can assess your eligibility here: www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/pension-credit/before-you-claim-pension-credit/check-if-you-can-get-pension-credit/.

Cold Weather Payment: If you are on certain benefits, you may be eligible for a cold weather payment. <https://www.gov.uk/cold-weather-payment>



Local support

Below are contact details for organisations who can help with access to food, advice around housing, or if you are experiencing domestic violence, as well as more general support.

Canterbury Food Bank if you are struggling to access food, then Canterbury Food Bank may be able to help. If you need support with a referral, then please get in touch with my office.

www.canterburyfoodbank.org

Email: info@canterburyfoodbank.org

Tel: 01227 936450

NHS Healthy Start

If you are pregnant or have a child under 4 and are claiming certain benefits you may be eligible for NHS Healthy Start Vouchers to help you buy healthy food or vitamins. You can apply here:

<https://services.nhsbsa.nhs.uk/apply-for-healthy-start>

Canterbury Housing Advice Centre for advice with keeping or finding accommodation.

www.chac.co.uk

Tel: 01227 762605

Catching Lives provides support to those sleeping rough, the homeless, and people in vulnerable housing situations

www.catchinglives.org

Tel: 01227 464904

Porchlight provides advice and support around homelessness, health and well-being, mental health support, and family support

www.porchlight.org.uk

Tel: 0800 567 7699

Rising Sun Domestic Violence & Abuse Charity

www.risingsunkent.com

Tel: 01227 452852

Whitstable Umbrella Centre can offer support to those needing food and warmth. Social and volunteering opportunities are also available.

www.umbrellacentre.co.uk

Email: office@umbrellacentre.co.uk

Tel: 01227 274880

Salvation Army there are daily drop ins, a job club, and a toddler bank for those in need.

www.salvationarmy.org.uk/canterbury

Email: canterbury@salvationarmy.org.uk

Tel: 01227 472781

Support with mental health

The Kent and Medway Social Care Partnership Trust website provides information on mental health services in Kent plus signposting to local and national support services

www.kmpt.nhs.uk/information-and-advice

Revival - East Kent Mind provides peer support groups and one to one mentoring for anyone living with mental health issues.

www.eastkentmind.org.uk/revival

Email: info@eastkentmind.org.uk

Tel: 01843 319193

Take Off offers peer support for anyone living with mental health issues.

www.takeoff.works/our-groups

Tel: 01227 788211

Canterbury Umbrella offers community mental health support via a Community Hub that provides a place for people to come and relax, meet friends and receive support from our staff, volunteers and other members.

www.canterburyumbrella.org

Email: enquiries@canterburyumbrella.org

Tel: 01227 767660

Other organisations that can provide support with mental health who you may want to contact are:

Samaritans: Call 116 123: Text 07725 90 90 90: www.samaritans.org

ChildLine: Call 0800 1111: www.childline.org.uk

Shout: Text 85258: Visit giveusashout.org

CALM: Call 0800 58 58 58: www.thecalmzone.net

Papyrus: (for under 35s): Call 0800 068 4141: www.papyrus-uk.org



Support from Government

The Government has put together a package to support people through the current crisis. We do not believe that it is sufficient and will continue to apply pressure for them to expand the package.

You can visit helpforhouseholds.campaign.gov.uk for up-to-date information.

£400 Energy Bills Support Scheme

Households will get £400 of support with their energy bills through an expansion of the Energy Bills Support Scheme. This will not be recovered through higher bills in the future. If you pay by direct debit and credit the money will be credited to your account. If you have a pre-payment meter the money will be applied to the meter or paid via voucher.

£650 Cost of Living Payment for those on means tested benefits

Households on means tested benefits will receive a £650 one-off cost of living payment in two instalments. The first should have been paid in July, the second will come in November.

You can check if you think you are due a payment at www.gov.uk/guidance/cost-of-living-payment#report-a-missing-cost-of-living-payment

Beware of scams! If you receive an email, text or phone call asking you to fill in an application form or asking for your bank details do not talk to them or send a reply. For more information on cost of living scams please visit www.moneysavingexpert.com/news/2022/07/dwp-cost-of-living-scam-texts-warning/

£300 Pensioner Cost of Living Payment

Pensioner households will receive an extra £300 this year to help them cover the rising cost of energy this winter. This will be paid on top of any other support that a person is entitled to, such as pension credit or disability benefit.

£500m increase and extension of Household Support Fund

The Government is providing an extra £500 million of local support, via the Household Support Fund, which will be extended from this October to March 2023. This is available from Kent County Council

www.kent.gov.uk/social-care-and-health/care-and-support/benefits/household-support-fund

Support at work

Trades Union Congress (www.tuc.org.uk/join-a-union) On average, union members get higher pay, better sickness and pension benefits, more paid holiday, and more control over their shifts. This is because workers join together to negotiate pay and conditions collectively with managers rather than individuals.

GMB (www.gmb.org.uk) is a trade union that represents all workers. It has over 500,000 working in all areas.

UNISON (www.unison.org.uk) is the public services union. It has 1.3 million members who work in the public service industries, both in the public and private sectors.

Unite the Union (www.unitetheunion.org) represents workers in Britain and Ireland with members working across all sectors of the economy.

USDAW (www.usdaw.org.uk) is the union of shop, distribution and allied workers. They offer representation and advice to members in a range of workplaces.

CWU (www.cwu.org) is the main trade union in the United Kingdom for people working for telephone, cable, digital subscriber line and postal delivery companies.

Community (community-tu.org) represents workers in a diverse range of sectors, including iron and steel, justice and custodial, domestic appliance manufacturing, textiles and footwear, road transport, betting, the third sector, education and early years as well as the self-employed.

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