

## Here for you

A guide to the support that might be available to help you.

We understand that the rising cost of living can be especially worrying if you have difficulty paying your bills including your housing costs. But there is help and advice available to assist you.

### Get help with back to school costs

As part of the Government's Help for Households campaign, the following support is being offered to help families with children at school.

- Scholastic is offering 20% off children's books.
- Scholastic will also donate an additional 20% of all order values over £10 in Rewards to local schools for them to spend on books and resources to help stock libraries and classrooms.
- Amazon has launched a series of Back to School deals providing discounts ranging from backpacks and school uniforms, including up to 30% off Clarks School Shoes, to deals on stationary essentials from BIC, Staedtler and Papermate.

### Free school meals

If your child is in year 2 or below, they can get free school meals. Speak to your child's school or apply online at [www.cloudforedu.org.uk/ofsm/kent](http://www.cloudforedu.org.uk/ofsm/kent)

If your child is below 19 years of age and in full-time education, they may be eligible for free school meals. If you live in Kent, find out more at [www.kent.gov.uk/freeschoolmeals](http://www.kent.gov.uk/freeschoolmeals).

### Help with childcare costs

As children return to school after the summer holidays, HM Revenue and Customs (HMRC) is reminding families who may be missing out on Tax-Free Childcare to register.

Tax-Free Childcare puts more money back in the pockets of working families by providing much needed financial support towards the cost of childcare. Families can receive up to £2,000 a year per child – or £4,000 if their child is disabled – to put towards the cost of childcare. It is available for children aged up to 11, or 17 if the child has a disability. The money can help towards the cost of holiday clubs, before and after-school clubs, childminders and nurseries, and other approved childcare schemes.

## Housing costs

Whether you're a tenant in the social sector or private sector or you have a mortgage, it's important that you talk to your landlord or lender at the earliest opportunity if you think you will have difficulty paying your rent and bills, as they may be able to help you. You could also be entitled to the following to help with your housing costs:

### Discretionary Housing Payments

Discretionary Housing Payments (this applies to both social and private sector tenants). These can provide extra money when your local authority decides that you need extra help to meet your housing costs on top of what benefit support you already receive through the DWP. To get a Discretionary Housing Payment, you will need to either already be receiving the old scheme Housing Benefit or the housing contribution element through Universal Credit. To access a Discretionary Housing Payment, please visit [www.sevenoaks.gov.uk](http://www.sevenoaks.gov.uk) for further details.

### Council Tax Reduction

Council Tax Reduction may be available if your household is on a low income. You could receive support towards some or all of your Council Tax bill. To find out more, please visit [www.sevenoaks.gov.uk](http://www.sevenoaks.gov.uk) for further details.

## Household bills

### Help with your utility bills

Most utility companies offer help if you are struggling with your bills, including payment plans. Most water companies also offer discounts for households on low incomes. Speak with your suppliers or if you live in Kent, visit [www.kent.gov.uk](http://www.kent.gov.uk) and search for **energy financial support** for advice about your energy bill.

### Energy Bill Discount

All domestic electricity customers will receive a £400 discount, which will be administered by your electricity provider and applied in six instalments between October 2022 and March 2023 to help households through winter. There is no need to apply for the scheme and you will not be asked for your bank details. [Find out more information.](#)

### Cost of Living Payment

Households on means tested benefits, including Universal Credit, Pension Credit and Tax Credits, will receive a payment of £650 this year.

If you're eligible, you'll be paid automatically in the same way you usually get your benefit or tax credits. This will be made automatically in two instalments, one in summer and another in the autumn, and is in addition to the Energy Bill Discount. [Find out more information](#)

### Reducing your energy costs

Homeowners with incomes below £30,000 (or £20,000 after housing costs), may be eligible for a grant worth up to £10,000 to improve home energy efficiency, helping

to lower their energy use. The funding typically pays for home insulation and new heating systems. To find out more, including eligibility, visit <https://surveys.est.org.uk/s/SustainableWarmth>.

Smart energy meters can also help manage your energy use. If you don't have one already, contact your energy supplier to arrange an installation.

For some great tips on quick and easy ways to save energy, visit the Energy Saving Trust website at <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/>

### **Broadband and phone**

Along with our other bills, broadband and phone costs have spiralled recently. Not all of us regularly switch supplier, but it's worth comparing as you could save hundreds of pounds over the year. Try one of the utility comparison websites.

Social tariffs for broadband can be vital for families struggling with bills, keeping them connected even in tough times. Subject to eligibility, customers on social tariffs could in some cases save over a hundred pounds a year. For further details on Social Tariffs, please visit <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>

A new service run by the Department for Work and Pensions (DWP) will go live in August, allowing internet service providers to verify – with customers' permission – whether they are in receipt of a relevant benefit and therefore eligible for extra financial support and qualify for a Social Tariff. DWP will minimise the information provided, sharing nothing other than confirmation that the person is entitled to a qualifying benefit at the time of contact.

Anyone concerned about falling behind on payments should contact their Broadband supplier to see what support is available.

### **Kent Household Support Fund**

Kent County Council is supporting local councils to support households who would otherwise struggle to buy food or pay essential utility bills, such as gas, electricity and water, over the summer period up to 30 September 2022. To find out more information and to see if you're eligible, please contact Sevenoaks District Council, who can be emailed at [hsf@sevenoaks.gov.uk](mailto:hsf@sevenoaks.gov.uk).

### **Food banks**

Charities that provide food to people on low incomes. If you live in Kent, you can find your local food bank at [www.kent.gov.uk](http://www.kent.gov.uk) and search for **Find a food bank**.

The 'Too Good to Go' mobile phone app makes sure good food from cafes, restaurants and shops doesn't get thrown away and instead lets you buy and collect food at a great price directly from businesses.

## Money advice

If money is tight, you may benefit from seeking advice. There are a number of places to gain advice about maximising your income and to help you manage any debt. Below you will find details of agencies working locally and some national organisations that may be able to support you with your particular circumstances.

### Help with your income

If you're on a low income, you may be entitled to Universal Credit, Tax Credits and other benefits. There are many different forms of support available depending on your individual and household circumstances.

It's worth checking online at [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators) to see if you are entitled to additional help. Make sure you have details of your household savings, income (including pension and benefit payments), outgoings (such as rent, mortgage and childcare payments) and your Council Tax bill to hand.

### The Money Advice Service

Easy to use, free and impartial money advice. Top pick for tools and calculators and budgeting help. Visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

## Debt advice

If you are struggling to pay your bills, seek help right away. The quicker you act, the more can be done to help you. The Government's Money Helper service offers practical advice and money management tools. Visit [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) or call **0800 138 7777**.

The National Debtline also provides free help. Visit [www.nationaldebtline.org](http://www.nationaldebtline.org) or call **0808 808 4000**.

### Citizens Advice

Citizens Advice offer free, confidential, impartial and independent advice to all members of the public on matters such as debt, benefits, housing matters, family issues and employment problems. Visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Turn2Us

A charitable service which helps people access the money available to them – through welfare benefits, grants etc. Visit [www.turn2us.org.uk](http://www.turn2us.org.uk) or contact their helpline on **0808 802 2000**.

### Christians Against Poverty

A national charity, working across the UK to lift people out of poverty and debt by providing advice and practical support and help.

Visit [www.capuk.org](http://www.capuk.org)

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