

Here for you

A short 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.

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 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 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 and search for **energy financial support** for advice about your energy bill.

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.

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.

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. To find out more information and to see if you're eligible, please visit www.sevenoaks.gov.uk for further details.

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 and search for **Find a food bank**.

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

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.

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 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.moneyadvice.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 or call **0800 138 7777**.

The National Debtline also provides free help. Visit 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

Turn2Us

A charitable service which helps people access the money available to them – through welfare benefits, grants etc. Visit 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

Get help with summer holiday childcare costs

HM Revenue and Customs (HMRC) is helping parents and families with financial support to help pay for childcare during the summer holidays.

Through Tax-Free 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.

The government will pay 20% of childcare costs by topping up the money paid into a Tax-Free Childcare account. Parents and carers can find out more by visiting [Tax-Free Childcare via the Childcare Choices website](#).