

Here for you

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

We know it is a difficult time for everyone with the rise in the cost of living. In this leaflet you can find useful websites, organisations and advice to help you with rising costs. There's support available both locally and nationally for a wide range of issues.

Kick-starting your year

It's that time of the year, when many of us may be thinking about becoming fitter and healthier, finding a new job or reviewing our spending for the year ahead.

Budget planning

If you want to know exactly where your money is being spent, how much you've got coming in and where every pound is being spent, a budget planner can help get you started. Visit <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner> for more details.

Getting help finding a job

The right job can make all the difference. To help you find local employment options, the Government has a dedicated webpage where you can [search for job vacancies in your area](#).

If you're looking for work options beyond your local area, [the government's National Careers Service \(NCS\)](#) provides free and impartial information and guidance to help you discover career options open to you. NCS can point you towards training courses that provide necessary qualifications and has a handy skills assessment tool to help you see what talents you already possess that employers might be looking for. [Find more information on the National Careers Advice service website](#).

A healthier you

The Sevenoaks District has a variety of sports and leisure facilities, including its leisure centres in Edenbridge, Sevenoaks and Swanley, which offer concessionary memberships. For further details visit <https://visitsevenoaks.co.uk/sports-and-leisure/>.

If you're a Sevenoaks District resident aged 18+ and would like some help and motivation to eat more healthily, lose weight, get more exercise and improve your overall wellbeing, why not contact Sevenoaks District Council's One You service. Our One You Advisors will work with you for up to one year, at no cost, to help make meaningful changes to your lifestyle. [Register for One You today](#).

Need some help to complete the registration form? Call us on 0300 020 0636 and a member of the team will help you to register.

Find out what benefits and financial support you may be able to get

Help for Households

The Government has launched its 'Help for Households' campaign. Their website www.helpforhouseholds.campaign.gov.uk/income-support/ has lots of helpful information to help you, from checking whether you are eligible for Universal Credit, how to claim Pension Credit if you are on a low income, to extra money available for carers.

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.

Help for the Armed Forces

The Royal British Legion (RBL) has launched its Everyday Needs Grants programme, designed to assist those who need help in a quick and easy way with essentials such as kitchen appliances, clothes, and energy costs. Grants are available of up to £2,400 over 12 months. Applicable recipients include serving and ex-serving personnel, and the wider Armed Forces community, including families, dependants, and carers. Any member of the Armed Forces community wanting to access the grants can find out more and apply directly at rbl.org.uk/costofliving or by calling 0808 802 8080.

Household support payments

Cost of Living Payment

The government has announced further Cost of Living payments will be made between spring 2023 and spring 2024. These payments are:

- up to £900 for people on an eligible low income benefit
- £300 for pensioner households
- £150 for people on an eligible disability benefit

Further guidance will be published when more details have been announced at <https://helpforhouseholds.campaign.gov.uk/housing-support/>, including the qualifying dates.

Disability Cost of Living Payment

From September 2022, if you are paid certain disability benefits you receive an automatic one-off £150 payment from Government. The payment will help disabled people with the rising cost of living to support care and mobility needs.

Pensioner Cost of Living Payment

In the winter months pensioners can get between £100 and £300 to help pay heating bills. This winter, they will also receive an extra one-off £300 Pensioner Cost of Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment. [Check if you're eligible for the Pensioner Cost of Living Payment](#)

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](#).

Budgeting loans

You may be eligible for a Budgeting Loan if you've been on certain benefits for 6 months. This can be used for household items, rent in advance and travelling costs. [Check if you're eligible for a Budgeting Loan](#)

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.

Winter fuel payments

In the winter months pensioners can get between £100 and £300 to help pay heating bills. This winter, they will also receive an extra one-off £300 Pensioner Cost of Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment.

[Check if you're eligible for the Winter Fuel Payment](#)

Cold weather payments

£25 extra a week if you're getting certain benefits is available during the winter when the temperature is zero or below for more than seven days. [Check if you're eligible](#)

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/>

How much energy am I using?

Some electrical household appliances use a lot of electricity. Others don't. The Centre for Sustainable Energy (CSE) has published a helpful guide on where you can make big savings in your home. <https://www.cse.org.uk/advice/advice-and-support/how-much-electricity-am-i-using>

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**.

TV Licence fee freeze

The TV licence fee has been frozen at £159 until 2024. This means households will not see any change to the licence fee until 1 April 2024.

Discounts and offers

Find out what offers are available from businesses, including Asda, Morrisons, Shoe Zone, Primark and Odeon to help with the household costs. Visit <https://helpforhouseholds.campaign.gov.uk/discounts-and-offers/>

The Money Saving Expert website the latest deals from popular retailers, supermarket coupons and some of the best deals. Visit the Money Saving Expert website for more details.

Upcycle at the Sevenoaks Repair Café

The Sevenoaks Repair Café runs on the second Saturday of the month at St Luke's Church, Eardley Road, from 10am to 1pm. Take along your broken items - toasters, lamps, hair dryers, clothes, bikes, toys, crockery... anything broken is welcome. You can sit with experts as they repair your item, maybe picking up the skills to fix it yourself next time. Everyone is welcome at the Repair Café, either as a volunteer or as a visitor. Email: sevenoaksrepaircafe@gmail.com for more information.

Broadband discounts

Not all of us regularly switch supplier, but it's worth comparing as you could save hundreds of pounds over the year. Anyone concerned about falling behind on payments should contact their Broadband supplier to see what support is available.

Social tariffs

If you're in receipt of benefits then special discounted home broadband packages are available. These packages, known as Social Tariffs, are offered by broadband providers across the UK. 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>

Digital Hardware Access Scheme

Kent County Council will gift a laptop to the intended beneficiary, subject to meeting an eligibility criteria. The scheme is available across Kent, but you will need to be referred by a professional, which can be a charity, local council (including town and parish council), GP or a teacher. Further details can be found at <https://www.digitalkent.uk/information/projects/has>

Warm Spaces

Warm Spaces are safe and friendly public places where people of all ages can go to comfortably spend time reading, studying, chatting with others and meeting new people in their community. To find a local space near you please visit our website at www.sevenoaks.gov.uk and search for 'Warm Spaces'.

Healthcare costs

Healthcare Travel Costs Scheme

If you are receiving Universal Credit or on a low income, you may be able to claim travel costs refund for hospital appointments. Visit [NHS - Healthcare Travel Costs Scheme](#) for more information.

Prescription Prepayment Certification

The current prescription charge is £9.35 per item. You can save money on prescription costs, by buying an NHS prescription prepayment Certificate. There are 2 options to choose from:

- A 3 month prepayment certification costs £30.25. It will save you money if you need more than 3 prescribed items in 3 months.
- A 12 month prepayment certification costs £108.10. It will save you money if you need more than 11 prescribed items in a year.

Visit [NHS - Prescription Prepayment Certification](#) for more information.

Exemption from Prescription Medication

You could get free prescription medication if you are receipt of benefits, on low income or those with certain medical conditions. Visit [NHS - Exemption from Prescription Medication](#)

Ask if your Prescription Medication can be brought over the counter

You can buy some prescription medications for minor health issues over the counter at a pharmacy or supermarket. Your local pharmacist can tell you if the medication is available or cheaper to buy over the counter.

Dental Care

You do not have to pay for NHS dental services if you're:

- under 18, or under 19 and in full-time education
- pregnant or have had a baby in the last 12 months
- being treated in an NHS hospital and your treatment is carried out by the hospital dentist (but you may have to pay for any dentures or bridges)
- receiving low income benefits, or you're under 20 and a dependant of someone receiving low income benefits

Visit [NHS - Who is entitled to free NHS dental treatment in England?](#)

Help with childcare

Childcare and Child Benefit

Check what help you could get for your family, including free, approved childcare for children aged 2 and 4 and help with childcare costs if your child is under 16 (or under 17 and disabled) by visiting the Government's Childcare Calculator at www.gov.uk/childcare-calculator

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. Money can help towards the cost of holiday clubs, before and after-school clubs, childminders and nurseries, and other approved childcare schemes.

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.

Specified Adult Childcare credits

If you're a grandparent who provides childcare for your grandchildren, you may be eligible for Specified Adult Childcare credits, which can be claimed by family members who care for a child under 12, usually whilst their parent is working. [Find out more about eligibility and how to apply on GOV.UK.](#)

Help for carers

If you're a carer and would like more information on support, advice and training available across Kent, please visit <https://www.kent.gov.uk/social-care-and-health/care-and-support/caring-for-other-people>.

You could get £69.70 a week if you care for someone for at least 35 hours a week and they get certain benefits. You do not have to be related to, or live with, the person you care for. [Check if you're eligible for the Carer's Allowance](#)

Help with pets

If you are struggling with vet bills you may be eligible for support from the PDSA. Visit [PDSA - Eligibility checker](#)

Pet charities financial assistance

- [RSPCA - Pet health care costs](#)
- [Cats Protection - Neutering financial assistance](#)

Rehoming

If you are struggling to afford to look after your pet you might need to consider rehoming. If you do not have a friend or family member who can help, there are charities that can help rehome pets for those that see this as an option.

- [RSPCA - Giving up a pet you are unable to care for](#)
- [Dogs Trust - Giving up your dog](#)
- [Cats Protection - Thinking about giving up your cat](#)

Support with travel costs

Railcard

There are a number of railcard discounts available for families, young people, seniors, veterans and disabled persons. Up to a 1/3 can be saved on rail fares by applying for a railcard. Visit www.railcard.co.uk/ for more information.

Jobcentre Plus Travel Discount Card

This is provided to those unemployed claiming Jobseekers Allowance or Universal Credit for 3-9 months (18-24 year olds) or 3-12 months (over 25s) can apply through their Work Coach and local Jobcentre Plus. Other benefit recipients may receive a Jobcentre Plus Travel Discount Card from 3 months of their claim and if they are actively engaged with a Jobcentre Plus adviser. Cardholders are entitled to a 50% discount on selected rail tickets. Contact your nearest Jobcentre for more information at <https://find-your-nearest-jobcentre.dwp.gov.uk/>

Money advice

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

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

Avoid being scammed

Be aware of possible approaches from scammers include making false offers of energy refunds, energy discounts, tax rebates and cost-of-living payments. All of these scams will be an attempt to get your personal or banking details.

1. Never disclose security details, such as your PIN or full banking password
2. Don't assume an email, text or phone call is genuine
3. Don't be rushed – a genuine organisation won't mind waiting
4. Listen to your instincts – you know if something doesn't feel right
5. Stay in control – don't panic and make a decision you'll regret

Practical tips

- If in any doubt, say “NO”, end a conversation and put the phone down or tell someone to leave your property
- If you're not sure, don't open the door – don't engage with traders at your door, especially if you don't know it is or are unsure about their legitimacy.
- If you're suspicious, talk to someone you trust and get a second opinion if you have any doubts about a phone call, email, letter or visit at the door