

## Here for you

### A guide to support that might be able 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.

### Help for Families

Kent County Council (KCC) is working with schools to make sure that families who are eligible for benefits-related free school meals will receive vouchers to feed their children during school holidays. You will get a £10 voucher per eligible child, which can be spent in supermarkets and local shops.

If your child gets free school meals because they are in year 2 or below, you will still need to apply for benefits-related free school meals to get vouchers during the Christmas break. Contact your child's school if you are unsure what arrangements are being put in place for your family.

### Childcare

All parents of children aged three to four can access 15 hours of free childcare. It does not matter how much you earn or how many hours you work. Some parents of children under the age of 3 may also be entitled for free childcare. Currently, parents of 2 year olds can access 15 hours a week of free childcare if they are in receipt of income support benefits, such as Universal Credit, and earn less than £15,400 a year.

30 hours of free childcare will be expanded to eligible parents of children over the age of 9 months and will start from April 2024.

From April 2024 working parents of 2 year olds will be able to access 15 hours of free childcare.

From September 2024, 15 hours of free childcare will be extended to all children from the age of 9 months.

From September 2025, working parents of children under the age of 5 will be entitled to 30 hours of free childcare a week.

To work out what you are entitled to please visit <https://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.

You can get Tax Free Childcare at the same time as the 30 hours free childcare if you are eligible for both. Please visit <https://www.gov.uk/tax-free-childcare>

### Kids eat for Free

**Asda Café:** Children can eat a meal for £1 every day of the week. No minimum spend required. Adults can also buy a half price meal from 3 pm daily. Offer runs until the end of 2023.

**Beefeater and Brewers Fayre:** Up to 2 children under 16 can eat a 'free' breakfast when an adult buys an unlimited cooked breakfast costing £9.99-£10.50. Valid daily during breakfast hours.

**Morrisons:** Children eat free every day with 1 adult meal purchased over £4.50.

**Bella Italia** Childrens meal are £1 when an adult purchases a meal, valid Monday to Thursday.

### **Free School Meals**

If your child is below 19 years old, in full time education, and you receive benefits you may be able to get free school meals for them. 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 in Reception, year 1, year 2 they are entitled to universal free school meals, all children in these year groups can get a free school meal at school each day.

If your child gets free school meals because they are in year 2 or below, you will still need to apply for benefits – related free school meals to get vouchers during the October and Christmas holidays. Visit [www.cloudforedu.org.uk/ofsm/kent/](http://www.cloudforedu.org.uk/ofsm/kent/)

Free School Meals eligible families will receive an additional energy voucher for each eligible child via their child's school outside of this scheme. Eligible free school meals families will be receiving a voucher per eligible child for the value of £100 direct from their child's school during the Autumn term. For more information visit [www.kent.gov.uk](http://www.kent.gov.uk) and search for household support fund.

### **Specified Adult Childcare credits.**

If you are 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. Visit [www.gov.uk/guidance/apply-for-specified-adult-childcare-credits](http://www.gov.uk/guidance/apply-for-specified-adult-childcare-credits)

### **Help with the Cost of Living**

#### **Help for Household**

The Government's 'Help for Households' campaign 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. Visit <https://helpforhouseholds.campaign.gov.uk/>

#### **Cost of Living Payments**

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 will go direct to bank accounts and spread across payments over the year.
- £301 paid between 25 April 2023 and 17 May 2023 for most people on DWP benefits.
- £301 paid between 2 and 9 May 2023 for most people on tax credits and on other low income benefits.
- £300 paid between 31 October and 19 November 2023 for most people on tax credits and on other low-income benefits.
- £299 paid during spring 2024 for most people on tax credits and on other low income benefits.
- £300 for pensioner households – if you are entitled to a Winter Fuel Payment for winter 2023 to 2024, you will get an extra £150 or £300 paid with your normal payment from November 2023.

If individuals are eligible, they will be paid automatically, and there will be no need to apply.

#### **Budgeting Loans**

You may be eligible for a Budgeting Loan if you have been on certain benefits for 6 months. This can be

used for household items, rent in advance, and travelling costs. Visit <https://www.gov.uk/budgeting-help-benefits/eligibility>

### **Help for the Armed Forces**

The Royal British Legion (RBL) has launched its Everyday Needs Grants program, 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, dependents, and carers. Any member of the Armed Forces community wanting to access the grants can find out more and apply visit <https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants> or by calling 0808 802 8080.

### **HERO Service**

Sevenoaks District Council's HERO service assists residents in the districts who are homeowners or in privately rented accommodation. We can give advice and support in the following areas: mortgage/rent arrears; debt issues; energy and broadband costs; welfare benefit applications; general housing advice; retraining; voluntary work and general cost of living advice. For help and more information, please contact [hero@sevenoaks.gov.uk](mailto:hero@sevenoaks.gov.uk) or contact the council on 01732 227000 and ask to transfer through to the HERO service.

### **Know what you earn, what you spend and what you owe**

#### **Budget Planning**

If you want to know exactly where your money is being spent, how much you have 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>

#### **Help with your Income**

If you are 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 is 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**

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 Debt line 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)

## **Housing Costs**

Whether you are a tenant in the social sector or private sector or you have a mortgage, it is 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:

## **Sevenoaks District Housing and Community Hub**

The hub provides a one stop shop for residents to discuss any issues and concerns they have with our staff partners in person. Areas of support include, but is not limited to:

- Cost of living
- Saving money on fuel bills
- Housing Advice
- Welfare Benefits
- Substance Misuse Support (Drugs/Alcohol)

No need to book, you can drop into our hub, which is held every month at our Argyle Road office. Our next hub days are being held on:

- Wednesday      6 December 2023    10 am to 12.00 pm

## **Rough Sleeper Drop in Service**

If you are single and homeless, Porchlight run a drop in housing and support service at the Swanley Link, London Road, Swanley BR8 7AE every Tuesday morning between 9.30 am to 12 pm. No booking is necessary.

For an appointment with our Rough Sleeper Officer at our Council office at Argyle Road, we offer a housing advice and support service on alternate Thursdays. Email our Housing team at [housing@sevenoaks.gov.uk](mailto:housing@sevenoaks.gov.uk) to book.

## **Discretionary Housing Payment**

Discretionary Housing Payments (this applies to both social and private sector tenants) can provide extra money if your local council 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 apply for 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.

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/>

### Support with energy costs for households in financial hardship

Kent County Council will be providing vouchers to eligible households to support with energy costs. This scheme is funded by the UK government's Household Support Fund, to support vulnerable Kent households in need of help with significantly rising living costs.

#### You may be eligible for assistance if you:

- are aged 16 or over
- are a Kent resident (excluding Medway)
- earn below £40,000 total household income (per annum before tax)
- do not have more than £1,000 in savings
- are responsible for paying the household energy bill (one award per household)
- do not receive free school meal voucher support during the school holidays.

Kent County Council are currently working towards making this support available as soon as possible. Please visit their dedicated Household Support Fund online web page regularly for launch date information. [www.kent.gov.uk/householdsupportfund](http://www.kent.gov.uk/householdsupportfund).

### How much energy am I using

Some electrical household appliances use a lot of electricity. Others do not. 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>

### Help to insulate your home

More than 300,000 families are set to save hundreds of pounds on their bills thanks to new energy efficiency upgrades.

In September the Government launched the £1 billion drive to help those most in need heat their home for less, through the Great British Insulation Scheme. Families in lower council tax bands with less energy efficient homes will be offered vital upgrades such as roof, loft or cavity wall insulation which could cut their annual energy bill by an average of between £300 to £400.

The scheme will boost help for those on the lowest incomes as well as extend support to a wider range of households compared to other existing government-funded schemes. Those eligible for support under the Great British Insulation Scheme include families in council tax bands A-D in England, A-E in Scotland and Wales, with an Energy Performance Certificate (EPC) rating of D or below.

<https://www.gov.uk/government/news/families-to-save-hundreds-through-1-billion-insulation-scheme>

### 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**.

## Reducing Food Costs

The BBC website has some great tips on how to reduce your food costs.

- <https://www.bbc.co.uk/news/uk-44597169>
- <https://www.bbcgoodfood.com/howto/guide/12-ways-cut-your-food-costs>
- [https://www.bbc.co.uk/food/articles/money\\_saving\\_tips](https://www.bbc.co.uk/food/articles/money_saving_tips)

## Upcycling

Repair Cafés are free meeting places and they are all about repairing things. Take along your broken items - toasters, lamps, hair dryers, clothes, bikes, toys, crockery... anything broken is welcome.

- **The Sevenoaks Repair Café:** runs on the second Saturday of the month at St Luke's Church, Eardley Road, from 10 am to 1 pm. Email: [sevenoaksrepaircafe@gmail.com](mailto:sevenoaksrepaircafe@gmail.com) for more information.
- **The Edenbridge Repair Café:** runs on fourth Saturday of the month at the Eden Centre, from 10 am to 1 pm. Email: [edenbridgerepaircafe@gmail.com](mailto:edenbridgerepaircafe@gmail.com) for more information.

## Broadband Discounts

Not all of us regularly switch supplier, but it is 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 are in receipt of benefits, then special discounted home broadband packages are available. These packages, known as Social Tariffs, are offered by broadband providers and 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.digitalkent.uk/information/projects/scp/socialtariffs>

## Cheaper car and home insurance

There has been a large increase in the costs of home and car insurance. Tips for cheaper home and car insurance can be found on money saving expert.

<https://www.moneysavingexpert.com/news/2023/11/martin-lewis-halve-car-insurance/>

## 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](http://www.sevenoaks.gov.uk) and search for 'Warm Spaces.'

## Health Care Costs

### Healthcare Travel Costs

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 Payment Certificate

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

<https://www.nhs.uk/nhs-services/prescriptions-and-pharmacies/save-money-with-a-prescription-prepayment-certificate-ppc/> for more information.

### **Exemption from costs of 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.

### **NHS yearly HRT Certificate**

If you pay for NHS prescribed HRT medicine 3 or more times in 12 months, an HRT Prescription Prepayment Certificate (PPC) could save you money. Each item on an NHS prescription usually costs £9.65. You can buy an HRT PPC for a one-off payment of £19.30. The HRT PPC covers an unlimited number of certain HRT medicines for 12 months. The HRT PPC does not cover all HRT medicines. Click on the link for more information and to check if it covers your HRT medicine.

Visit <https://www.gov.uk/get-a-ppc/hrt-ppc>

### **Dental Care**

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

- 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 are under 20 and a dependent of someone receiving low income benefits

Visit <https://www.nhs.uk/nhs-services/dentists/who-is-entitled-to-free-nhs-dental-treatment-in-england/>

### **Staying Healthy and Well**

If you are 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. Visit

[https://www.sevenoaks.gov.uk/info/20069138/health/516/one\\_you\\_lifestyle\\_improvement\\_service](https://www.sevenoaks.gov.uk/info/20069138/health/516/one_you_lifestyle_improvement_service)

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.

### **Health Walks**

You can find details of our walks on the Council website at <https://www.sevenoaks.gov.uk/walking>.

- Shoreham walk – every second and fourth Tuesday of the month at 10.30 am. Meeting point at Shoreham Station Road.
- Otford Village walk first and third Monday of the month at 10 am. Meeting point Otford Village car park.
- Edenbridge walk – Meeting point at Church Street, Edenbridge TN8 5BD. Friday 8<sup>th</sup> December at 10am.
- Knole Park walk - every Wednesday at 2 pm. Meeting point outside Hollybush Café, Hollybush Close, Sevenoaks TN13 3UH

## Look after your Mental Health

Worries over money, housing, heating, and food can affect our mental wellbeing, causing stress, anxiety, and depression. There are lots of places to get help and support.

The Release the Pressure campaign offers a text service to people who are struggling to cope and need immediate help. Text the word "Kent" to 85258, to start a conversation with trained and experienced volunteers who can give help at any time, wherever you are. Visit <https://www.kent.gov.uk/social-care-and-health/health/release-the-pressure> for further details.

## Solace Café

West Kent Mind run a Solace café at their wellbeing centre, 34A St Johns Road, Sevenoaks on Mondays, and Tuesdays 3.30 pm to 7.30 pm. The café provides a supportive environment for people who are at risk of developing an emotional crisis. There you will find support and guidance. You can drop in or contact West Kent Mind on 01732 744950 or visit [www.westkentmind.org.uk](http://www.westkentmind.org.uk)

## Sevenoaks U3A

If you are no longer in full time employment and live in Sevenoaks or the surrounding area, Sevenoaks U3A can offer you the opportunity to participate in a wide range of enjoyable social, mental, and physical activities. Visit [www.sevenoaksu3a.org.uk](http://www.sevenoaksu3a.org.uk) for more information.

## Help for Carers

If you are a carer and would like more information on support, advice and training available across Kent, please visit [www.kent.gov.uk](http://www.kent.gov.uk) and search help for carers for more information.

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 are 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](#)

## Pets 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 third can be saved on rail fares by applying for a railcard. Visit [www.railcard.co.uk/](http://www.railcard.co.uk/) for more information.



**JobCentre plus Travel Discount card**

Provided to those unemployed claiming Jobseekers Allowance or Universal Credit for 3 to 9 months (18 to 24 year olds) or 3 to 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/>

**Kent Karrier Dial a Ride Service**

This is a flexible dial a ride service that takes members from their door to anywhere in the Sevenoaks District. All services have a wheelchair accessible vehicle. To be eligible for the service you must be over 85 or live in a rural area more than 500 meters from a bus stop or train station, or you have a mobility impairment.

Call Compaid on 01892 832447 to apply. A small membership fee applies but you can make savings on your travel costs.

December – January 2024