

Cost of living

A guide to schemes that could help you



Cost of living support

Depending on your circumstances you may be able to get support to help with everyday costs. If you are struggling to meet the rising costs of living some of the advice detailed in this leaflet may be right for you.

Cost of living support from Folkestone & Hythe District Council

Folkestone & Hythe District Council runs a number of schemes to help residents who are finding the rising cost of living challenging. The quickest and easiest way to find out about these options is via folkestone-hythe.gov.uk/cost-of-living-support

Residents without digital access can use the council's Customer Access Point in the Civic Centre to access the council website.

➤ Help with benefits

Benefits and Money Advice

We help provide confidential advice regarding your money, welfare, and benefits.

🔍 folkestone-hythe.gov.uk/help-and-support-with-your-finances

Benefits Calculator for Residents of Folkestone & Hythe District

Our online calculator is the easiest way to find out what benefits you are eligible for. Just enter up-to-date information to find out what you can claim and how to go about this.

Visit

🔍 folkestone-hythe.gov.uk/housing-benefit/how-it-works/how-to-claim

Click 'What help can I get?'



Independent Benefits Calculator

Or you could use an independent benefits calculator instead to help find out what benefits you could get and how to claim them.



entitledto.co.uk

Help with Housing

People struggling to pay council tax or rent should contact us as soon as possible to discuss payment options or see if they are eligible for discounts.

 **Please note we cannot help with mortgage payments. For support with paying your mortgage please contact your provider.**

Discretionary Housing Payments

Discretionary Housing Payment can provide extra money to help residents in receipt of Housing Benefit or the housing element of Universal Credit with housing costs including:

- Rent deposits
- Rent in advance
- Moving costs
- Rent arrears
- A shortfall between housing benefit and rent or housing costs included in Universal Credit and rent

 folkestone-hythe.gov.uk/housing-benefit/discretionary-housing-benefit

Financial Support Payments

A Financial Support Payment is designed to assist persons who have applied for Council Tax Reduction and who are still struggling to make payments.

This is to provide further assistance where an applicant is in receipt of Council Tax Reduction but the level of support being paid by the Council does not meet their full Council Tax liability.

 folkestone-hythe.gov.uk/council-tax/financial-support-payment-scheme

Home Safe loan

A loan of up to £20,000 is available for eliminating hazards in the home. This scheme is for vulnerable homeowners who are in receipt of benefits and have significant hazards in the home which may cause harm. These loans are interest free and repayable upon the sale of the property.

 private.sectorhousing@folkestone-hythe.gov.uk

Winter Warmth repayable grant

Up to £7,000 is available for installation of heating and/or insulation. This support is available to homeowners who are 65 years and over, in receipt of benefits and/or suffering from a chronic illness which is exacerbated by the cold. These grants are repayable on a 10-year condition if the property is sold or changes ownership.

 private.sectorhousing@folkestone-hythe.gov.uk

Support from local organisations

Local organisations in the Folkestone & Hythe District provide help ranging from advice, food provision and wellbeing support.

➤ Community Hubs

The three community hubs in Folkestone and Hythe provide a wide range of support, including food:

Folkestone Community Hub

Operates from Age UK Folkestone, 65 Shaftesbury Road, Folkestone, CT19 4NS.
Open 9am – 4pm, Monday – Friday.

✉ communitysupport@ageukskc.org.uk

☎ 01303 316186

Hythe Community Hub

Operates from Age UK Hythe & Lyminge, Sanford House, Stade Street, Hythe, CT21 6BD.
Open 9am – 3.45pm, Monday – Friday, and 10am – 2pm Saturday and Sunday (phone line only).

✉ sm@ageukhl.org.uk

☎ 01303 269602

Romney Marsh Community Hub

Operates from Rolfe Lane, New Romney, TN28 8JR.
Open Monday – Friday 9am – 4pm.

✉ hello@rmch.org.uk

☎ 01797 363888

Shepway Foodbank

Shepway Foodbank takes referrals from a variety of organisations to help people with low incomes, delayed benefits, or facing food poverty. Clients can also call the 'Help through Hardship' freephone number on 0808 2082138 to obtain a referral voucher or - if this is not possible - they can call the foodbank on 07913 573403.


The foodbank is based at three locations, and currently delivers parcels on the following days: Lydd (Fridays), New Romney (Tuesdays), Folkestone (Tuesdays and Fridays).

The Rainbow Centre (69 Sandgate Road, Folkestone, CT20 2AF) also holds emergency food parcels, which can be collected from the centre during opening hours (10am – 1pm, Monday – Friday).

The Rainbow Centre also runs Hythe Pantry. This scheme charges £5 for a weekly visit (one visit per household) which entitles members to food worth £20 - £25. To see how to become a member and find out opening times, go to yourlocalpantry.co.uk.

Salvation Army

Hythe Salvation Army Foodbank is open on Wednesdays from 10am - noon at the Salvation Army Hall, Hythe CT21 6EG.

 **01303 268792**

Community Fridge

The Folkestone Community Fridge is filled with 'surplus' food that would otherwise be wasted, providing a community-based solution to food waste whilst creating a network of accessible food for Folkestone.

 **feedingfolkestone.net/community-fridge**

Citizens Advice

Citizens Advice Bureau offers free, impartial advice on debt, benefits, employment, and housing problems. For anyone needing advice you can call Shepway Citizen's Advice Bureau for local advice on **01303 241435**. This number also operates a call back service. Alternatively, you can call **0808 8487978** for the Citizen's Advice Bureau's free Kent advice line service. Telephone services are available Monday -Friday, 9.30am - 4pm.

Other regional and national support

Disabled Facilities Grant



Grant funding to assist with disabled adaptations such as stair lifts, ramping, level access bathrooms and wheelchair access. Mandatory assistance up to £30,000 and some discretionary assistance available according to circumstances. An initial assessment by an occupational therapist is required to establish need.

Contact Kent County Council Occupational Therapy  **03000 416161**

Disability Assist  **disabilityassist.org.uk**

Disability Assist is a charity which helps people with disabilities in Kent to live more independent lives. This means having the right support in place and being in control to live the life they choose.

National Energy Action  **nea.org.uk**

National Energy Action is a charity working to end fuel poverty and offers new a Warm and Safe Homes Advice helpline on 0800 3047159, Monday to Friday 10am -12pm.

Money Helper  **moneyhelper.org.uk/en**

Money Helper joins up money and pensions guidance to make it quicker and easier to find the right help.

Well-being and emotional support

South Kent Mind

South Kent Mind makes sure anyone with a mental health problem in Deal, Dover, Folkestone, Hythe, Romney Marsh and Sandwich has somewhere to turn for advice and support. To speak to one of the team call **01303 250090** between 9.30am - 3pm Monday to Friday.

🔍 southkentmind.org.uk

Live Well Kent

Live Well Kent and Medway provides free mental health support for people aged 17+.

🔍 livewellkent.org.uk

Release the Pressure

Life can get tough sometimes but talking can help. Release the Pressure has a highly-trained and experienced team available 24/7 to provide expert support no matter what you are going through.

Don't suffer in silence: text the word Kent to **85258** or call **08001 070160**.

🔍 kent.gov.uk/social-care-and-health/health/release-the-pressure

Cost of living support from the Government



HM Government

The Government is providing more than £15 billion in further support, targeted particularly on those with the greatest need. The Government have also set up a dedicated website for their Help for Households campaign which aims to bring together the different types of cost of living support: helpforhouseholds.campaign.gov.uk.

Find ways to save energy in your home

If you own a property you can get recommendations for home improvements that could make your property cheaper to heat and keep warm.

🔍 gov.uk/improve-energy-efficiency

☎️ **08004 44202**

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 could boost your income up to £3,300 a year.

🔍 gov.uk/pension-creditcalculator

☎️ **08009 91234**

Energy Bills Support Scheme doubled to a one-off £400

Eligible households will get £400 of support with their energy bills through an expansion of the Energy Bills Support Scheme. This support will be paid out by energy suppliers not the council so please contact them if you have any further queries.

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

Eligible households on means-tested benefits will receive a payment of £650 this year, made in two installments.

One-off £300 Pensioner Cost of Living Payment

Eligible pensioner households will receive an extra £300 this year to help them cover the rising cost of energy this winter.

£150 Disability Cost of Living Payment

Eligible residents on disability benefits will receive a one-off payment of £150 from September.

Energy Price Guarantee

From 1 October 2022, the amount UK households pay for gas and electricity has been limited under the Energy Price Guarantee. This will now end in April 2023 (not October 2024 as originally announced). This is automatic and applies to all households. It is in addition to the one-off £400 energy bills discount.



Find out more about these schemes at [gov.uk](https://www.gov.uk)

Need further support?

Further support can be found on our dedicated page on our website, which will be regularly updated: [folkestone-hythe.gov.uk/cost-of-living-support](https://www.folkestone-hythe.gov.uk/cost-of-living-support)

Residents without digital access can use the computers at the council's Customer Access Point in the Civic Centre or call the council on **01303 853555** for **Council Tax and Benefits** or **01303 853660** for **Home Safe Loan/Winter Warmth Repayable Loan (Private Sector Housing)**



Folkestone & Hythe District Council is unable to help with any of the schemes detailed in this leaflet which it does not specifically run. Please use the correct contact details provided above to make sure you get the help you need quickly and easily.

Energy saving tips

Some small changes around the house can save significant amounts of energy which isn't just good for your purse, it's good for the planet as well.



Remember to turn off appliances at the plug when not in use



Draught-proof everywhere you can and top up the insulation



Turn off lights when you're not using them and switch to LED bulbs



Use your washing machine more carefully and avoid the tumble dryer



Swap your bath for a shower and keep showers short.



For more top tips, go to: energysavingtrust.org.uk

The **Home Energy Saving Trust** is working to address the climate emergency. They are experts in energy efficiency and low carbon solutions.