



The Cost of Living

*HELPFUL INFORMATION
BOOKLET*

Matt Western MP

A Message From Matt Western MP

Inflation is running at a record high. Food, fuel and household bills are rising all the time.

Wages are being suppressed and benefits are being cut. In Warwick and Leamington, thousands are suffering. Many are looking for help and are struggling to find it.

I hope this booklet can offer advice or assistance to as many people as possible.

As always, please contact me and my staff on the details provided.

We will always try and support you if we can.

**Matt Western MP for Warwick,
Leamington, Whitnash and
villages**



Contact details:



01926 882006



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Energy and Household Bills

Energy saving trust

Energy Saving Trust is a British organisation devoted to promoting energy efficiency, conservation, and the sustainable use of energy.

<https://energysavingtrust.org.uk/energy-at-home/>

Switch and Save - energy bills

Warwickshire County Council and 160 other councils take part in three collective energy switching schemes a year. Year on year, the scheme has delivered more competitive tariffs for households.

<https://www.warwickshire.gov.uk/switchandsave>

British Gas Energy Trust

The British Gas Energy Trust (BGET) helps families and individuals experiencing hardship who are struggling with energy debts.

<https://britishgasenergytrust.org.uk/>

Winter fuel payment

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills during the winter months.

<https://www.gov.uk/winter-fuel-payment>

Council tax discount, reductions and exemptions

You may be entitled to a Council Tax discount, exemption or reduction depending on your circumstances.

https://www.warwickdc.gov.uk/info/20672/eligibility_discounts_and_exemptions

Heat the Human, Not the Home

From hot water bottles to electric blankets to USB hand warmers – there are ways out there to keep yourself warm without turning up the thermostat.

<https://www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy/>

Broadband support

If you are on certain benefits, you may be entitled to cheaper broadband. Many companies offer these social tariffs, but they are not well advertised.

[www.moneysavingexpert.com/compare-broadband-deals /
broadband-social-tariffs](http://www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs)



Benefits, Tax and Grants

Entitledto

Entitledto is an online benefits calculator. It informs you of all the benefits you are eligible for and whether they are being paid at the correct rate. There is also a tool that shows you how to apply for benefits it shows you have an entitlement to.

<https://www.entitledto.co.uk>



Turn2us

Turn2us has an extensive database that can help you to search for and apply for charitable grants, money which does not need to be paid back and which is given specific to the need (for example to purchase school uniform or help to buy essential items such as a fridge and freezer).

www.turn2us.org.uk Turn2us helpline: 0808 802 2000

Pension Credit

Pension Credit is a means tested benefit for retired people with a low income. People receiving it are entitled to other support including help with household costs, dental treatment and free TV Licence after you turn 75.

<https://www.gov.uk/pension-credit> Pension Credit Claim Line: 0800 99 1234

Tax Relief for Employees

You might be able to claim tax relief if you are a taxpayer and you use your own money for things you must buy for your job such as uniforms, clothing, tools, professional fees and subscriptions. You may also be able to offset travel and overnight expenses and additional household costs if you have had to work from home.

<https://www.gov.uk/tax-relief-for-employees/working-at-home>

Marriage tax allowance

If you are married or in a civil partnership and have a lower income than your spouse, as long as your income is below the Income Tax threshold and theirs is above, you may be entitled to Marriage Tax Allowance.

<https://www.gov.uk/marriage-allowance> Income Tax Helpline: 03002003300

Household Support Fund

Warwickshire County Council operates the Household Support Fund to help households facing financial challenges due to the cost of living rises, particularly those including vulnerable persons such as children or the elderly. Its aim is to support Warwickshire residents struggling with food and utility bills and associated costs.

www.warwickshire.gov.uk/localwelfarescheme Household Support Fund: 01926 359182

Housing Support

Shelter

Shelter is a charity that helps thousands of households each year, be that through the free emergency helpline, online guides, access to free legal advice or housing support.

www.england.shelter.org.uk

Emergency Helpline: 0808 800 4444

Discretionary Housing Payments

These payments, which are made by the district council, are intended to help with rental shortfalls. You are eligible if you are receiving either Housing Benefit or the housing element of Universal Credit. The maximum award that will be made is the difference between your benefit award and your rent.

https://www.warwickdc.gov.uk/info/20199/housing_benefits/363/discretionary_housing_payments

Support for Mortgage Interest (SMI)

If you are a homeowner, you may be able to get help to pay the interest on your mortgage or home improvement loan. To be eligible, you need to be in receipt of a qualifying benefit, and you should contact the office that pays this benefit to confirm whether you are eligible.

<https://www.gov.uk/support-for-mortgage-interest>

Warwick District Council Housing Advice Team

If you are homeless or threatened with homelessness, or your current property is not suitable, the Housing Advice Team can provide support to help to resolve the problem. This could be by way of a Homelessness Prevention Payment, or by helping you secure a more affordable property by giving you priority on the Social Housing Allocations Register.

https://www.warwickdc.gov.uk/info/20162/housing_help_and_advice
Housing Advice Team: 01926 456129



Food and Health

Warwick District Foodbank

Warwick District foodbank provides emergency food and support to local people in crisis.

info@warwickdistrict.foodbank.org.uk Tel: 07850 293383

Better Health, Healthier Families

Better Health exists to motivate and enable the nation to lead active and healthy lives. It's there to support and encourage all of us in taking steps to improve our physical and mental health.

<https://www.nhs.uk/healthier-families/>

Age UK - Coventry and Warwickshire

Age UK is a local and national charity working in the community to support older people, their families and carers. It offers free advice, home help and dementia support.

info@ageukcovwarks.org.uk Tel: 02476231999

Children and Family Centres

Children and family centres offer flexible support for families with young people aged 0-19 (25 with additional needs). Services are on offer at 14 centres and outreach venues in Warwickshire. Support is for all children and families with an extra focus on pregnancy and the early years of a child's life.

<https://www.warwickshire.gov.uk/children-families/service-changes-children-families>

SearchOut Warwickshire

SearchOut Warwickshire is there to help you find and access organisations, services and events that are local to you. Things that will help you stay active, healthy, happy, and well - while making taking care of the health and wellbeing of you, your family, and friends a bit easier.

<https://searchout.warwickshire.gov.uk/topic/60/drugs-alcohol-and-substance-abuse?areald=5>

Warwickshire Rural Community Council

This community charity has been supporting villages in Warwickshire and Solihull for over 80 years. It offers subsidised minibus transport, guidance on oil buying and using community halls as well as help with affordable housing and energy efficiency.

<https://www.wrccrural.org.uk/contact/Tel:01789842182>



Domestic Abuse Support

For some people, being at home can mean that they are at greater risk of suffering abuse. Help and support services for people suffering abuse can be accessed here. Refuges remain open and the police will provide support to all who are being abused, physically, emotionally, or otherwise.

<https://www.warwickshire.gov.uk/domesticabusea>

Mind Coventry and Warwickshire

Coventry & Warwickshire Mind is a local mental health charity. For over 50 years Mind has been developing and delivering services with, and for, people with mental health problems. It aims to ensure everyone with a mental health problem gets the support they need. It also offers alternative mental health treatment services.

<https://cwmind.org.uk>/Tel: 024 7655 2847

Samaritans Coventry and District

Samaritans is a registered charity aimed at providing emotional support to anyone in emotional distress, struggling to cope or at risk of suicide throughout the United Kingdom, often through its telephone helpline.

<https://www.samaritans.org/branches/coventry/>Tel: 0330 094 5717

Health Watch Warwickshire

Here to listen to what you like about services and what you think could be improved. No matter how big or small the issue, it wants to hear about it. You can also speak to it to find information about health and social care services available locally.

<https://www.healthwatchwarwickshire.co.uk/>



Children and Families

Healthy Start Scheme

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk. You'll be sent a Healthy Start card with cash on it you can use in some UK shops to buy essential items.

<https://www.healthystart.nhs.uk/>

Tax Free Childcare

You can get up to £500 every 3 months (up to £2,000 a year) for each of your children to help with the costs of childcare. For every £8 you pay into this account, the government will pay in £2 to use to pay your provider.

<https://www.gov.uk/tax-free-childcare>

Sure Start Maternity Grant

A one-off payment of £500 to help towards the costs of having a child. You usually qualify if you are having your first child, or if you are expecting a multiple birth, and if you or your partner receive certain benefits.

<https://www.gov.uk/sure-start-maternity-grant>

Family Information Service

It has telephone helplines for parent support or bookable consultations where you can discuss your concerns with an experienced practitioner.

fis@warwickshire.gov.uk

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<https://www.warwickshire.gov.uk/children-families/service-changes-children-families>

Action for Children

The tailored support it offers helps families cope – and gives disabled children a chance to thrive. Last year, it helped more than 22,000 disabled children, young people and their families with our specialist services - including trips and dedicated support.

<https://www.actionforchildren.org.uk/our-work-and-impact/children-and-families/families-with-disabled-children/>

Family Fund

If you're raising a disabled or seriously ill child on a low income, Family Fund might be able to help with various grants.

<https://www.familyfund.org.uk/FAQs/how-do-we-apply>

UK Debt Specialist Charities

Money Saving Expert

This site, set up by expert Martin Lewis, has tips and guides to saving money, spending less and links to deals and special offers. The site also hosts live forums to discuss financial issues and consumer rights.

www.moneysavingexpert.com

Step Change

Free, confidential, debt advice and solutions, including help with Debt Management Plans, IVAs, DROs, bankruptcy, maximising savings and equity release.

<https://www.stepchange.org/>

0800 138 1111

PayPlan

Free, impartial and confidential specialist debt advice, recommended by Orbit Housing for their tenants. You can speak to an advisor online or over the phone, access advice sheets and create a personalised debt plan.

<https://www.payplan.com/>

0800 280 2816

National Debtline

National Debtline offers free debt advice online through its digital advice tool and its web guides, fact sheets and sample letters.

www.tools.nationaldebtline.org/dat-reg



Debt Advice Foundation

Debt Advice Foundation is a national debt advice and education charity offering free, confidential support and advice to anyone worried about debt.

www.debtadvicefoundation.org

Debt Advice Line: 0800 622 61 51

Christians Against Poverty

A national charity that works through local teams. You can call the New Enquiries Team to be connected to a local Debt Coach or access their website to find online resources and the dates, times and locations of free CAP Money Courses.

<https://capuk.org/>

New Enquiries Team: 0800 328 0006

Citizens Advice

Citizens Advice offers in person advice in areas including debt, benefits, employment, housing, or more general advice in the form of their many useful online guides. To speak to someone face to face, you should contact your local branch using the online form or attend during the opening times confirmed on the website.

<https://www.citizensadvice.org.uk/>

Advice line: 0300 330 1183

Loan Shark Team

Investigates and prosecutes illegal money lenders while supporting those who have borrowed money from a loan shark.

<https://www.stoploansharks.co.uk/>

Helpline: 0300 555 2222

MoneyHelper

MoneyHelper to cut through the jargon and complexity, explain what you need to do and how you can do it. Impartial help that's quick to find, easy to use and backed by government.

www.moneyhelper.org.uk or call 0800 011 3797

Local Charities and Organisations

Brunswick Hub

Open weekdays for various services including Foodbank vouchers, face-to-face support with Employment, Health & Wellbeing and Bereavement Support groups and IT and Functional Skills courses.

<https://brunswickhlc.org.uk/>

Reception: 01926 422123

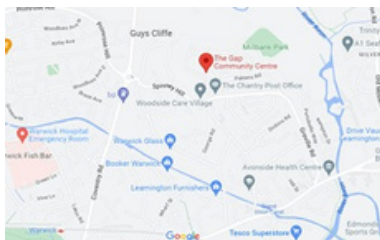


The Gap

The Gap is a community centre open all week for free mental health and addiction support programmes, with other free and low cost activities including sessions for young people, new mothers, men, and older adults.

<https://www.thegapwarwick.org/>

Reception: 01926 4942000

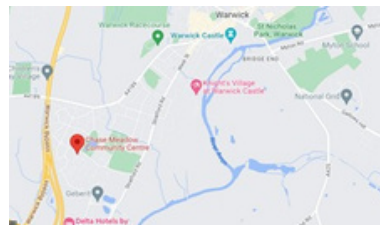


Chase Meadow Community Centre

Community hub offering free and low cost activities including recreation, mental health support, bereavement support and educational courses, as well as operating a bi-weekly community fridge, providing goods for those in financial need.

<https://www.chasemeadowcc.co.uk>

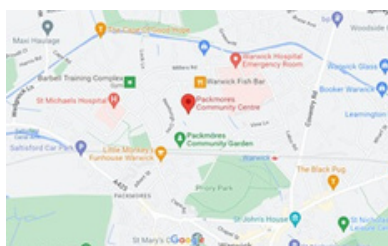
Reception: 01926 490845



Packmores Community Centre

The centre provides youth services, the Packmores Pantry (a free, bi-weekly redistribution of surplus food from local supermarkets) and a School Uniform Swap Shop with free children's books.

<https://www.facebook.com/packmorecentre/>





LWS Night Shelter

LWS Night Shelter is a charitable organisation, set up to provide additional nights of food and a safe place to sleep for the homeless and vulnerably housed in Leamington Spa and the wider area. As well as the weekly service, it organises fundraising events.

<https://www.lwsnightshelter.org/>

Tel: 07590053548



Helping Hands

Helping Hands is a charity for homeless people and those in insecure housing. It offers a soup kitchen, a place to stay, employability support and support for vulnerable women. It also offers education and training opportunities.

<https://www.helpinghandscharity.org.uk/>

Tel: 01926 768500



Action 21

Action 21 is a local volunteer-based charity that aims to reduce the environmental impact of the Leamington and Warwick communities and raise awareness of the climate crisis and the benefits of sustainable living. It offers cheap second hand furniture and goods.

<https://www.action21.co.uk/>

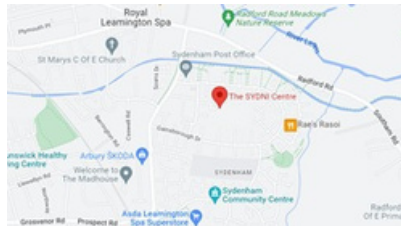


SYDNI Centre

Open weekdays, this a community centre with an affordable café, access to free wi-fi, distributor of low cost high quality fruit and vegetable bags, that is host to a variety of community welfare, recreation and education projects and groups including a Mind drop-in and gardening sessions.

<https://www.sydni.org/>

Reception: 01926 422071



Gurdwara Sahib

The Gurdwara provides numerous services and facilities, including a comprehensive library and community centre. It also provides a free meal for anyone who needs it and shelter in the winter.

<https://www.leamingtongurdwara.org/>

Telephone 01926 424297



Whitnash Civic Centre

The civic centre provides a library, community café, hall space and support groups for dementia, mental health and carers.

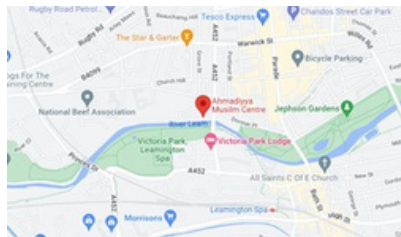
<https://www.whitnashciviccentre.uk/>



Ahmadiyya Community Centre

The Mosque is also a community centre which offers support to residents and a food bank. The facility can be used for events and staff offer guidance on finances to everyday life.

<https://www.facebook.com/Ahmadiyya-Muslim-Association-Leamington-Spa-103222354484387/>



Student Support

Student Finance Extra Help

Allows you to check on the student finance calculator to see what extra help you might be able to get depending on your circumstances.

<https://www.gov.uk/student-finance/extra-help>

University and College Hardship Funds

You could get extra money from your university or college if you're experiencing financial hardship. The amount you can get is decided by your university or college. It's paid in a lump sum or instalments. You usually won't have to pay the money back, but in some cases you'll get a loan that you have to repay.

<https://www.gov.uk/extra-money-pay-university/university-and-college-hardship-funds>

Turn2Us

Directory of charitable grants do not have to be paid back. Many charitable funds will help people who have No Recourse to Public Funds and cannot claim welfare benefits.

<https://grants-search.turn2us.org.uk/>

University of Warwick - Budget Calculator

University of Warwick has created a Warwick Student Bursary Calculator in which students can input their income and costs to see where/how their money is being spent.

<https://warwick.unibudget.me/budget>

University of Warwick - Hardship Grant

If you are experiencing unforeseen financial difficulties, you may be eligible to receive some financial assistance to help you with your day-to-day living expenses and some course-related costs.

<https://warwick.ac.uk/services/wss/funding/hardshipfunds/ftug-traige>

Emergency fund for international students:

<https://warwick.ac.uk/services/wss/funding/hardshipfunds/isef-triage>

University of Warwick - Emergency Loans

An emergency loan may provide help to students who are experiencing short-term financial difficulty and who are having problems meeting their essential day to day living costs. The amount of loan offered will be based on need and is unlikely to exceed £250.

<https://warwick.ac.uk/services/wss/funding/hardshipfunds/emergencyloans/>

Support at work

Trades Union Congress (TUC)

On average union members get higher pay, better sickness and pension benefits, more paid holiday and more control over things like shifts and working hours. This is because workers join together to negotiate pay and conditions rather than leaving it up to managers. Union members may also be entitled to additional benefits such as cheaper car insurance or health insurance.

<https://www.tuc.org.uk/>

GMB Union

GMB is a trade union that represents all workers. They have over 500,000 members who work in every type of job imaginable across public services and in private companies too. Their members work in full-time jobs, part-time jobs or are working while they study.

<https://www.gmb.org.uk/join-gmb>

Unison - the public service union

UNISON is the UK's largest union, serving more than 1.3 million members. They represent full-time and part-time staff who provide public services, although they may be employed in both the public and private sectors.

<https://join.unison.org.uk/>

Unite the union

Unite's vision is of a prosperous society in which employers and employees work together to build successful businesses and safe, healthy working environments.

<https://join.unitetheunion.org/>

USDAW

USDAW is the Union of Shop, Distributive and Allied Workers. They provide advice and representation to workers in many different workplaces, including among others: all major retailers, road transport, warehouses and distribution, food manufacturing, dairies, pharmaceuticals, home shopping.

<https://www.usdaw.org.uk/join-Us>



Prices are going up
energy costs



Matt **Western** MP

For Warwick and Leamington, Whitnash and villages

National **Voice**
Local **Champion**

For advice on any issue, contact:



01926 882006



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