LRHA Are Here To Help
With the rising cost of living



Millions of people across the UK are struggling to cover their essential household costs. The 'cost of living crisis' means we're all paying a lot more for energy, food and fuel.

Some people are cutting back on how much they spend on food, or eating less, so they can pay for heating. Many people are falling into arrears, or using credit to pay for essentials, making the problem worse.

Lincs Rural are here to help our residents as much as possilbe.

We have put together this leafelt for you in the hopes it can help eliviate some stress and worry.

If you are ever feeling overwhelmed, please contact our office and we can see if there is anyway we can help you.

Where can I find help?

Citizens advice

Keep up to date on all the latest help and guidence on the cost of living crisis. Including help with benefits, paying for food and bills.

citizens advice

Gov.uk Help for Households

GOV.UK

Gov.uk have set up a separate website - help for households.

They help with household costs, energy bills and childcare costs and much more

www.helpforhouseholds.campaign.gov.uk

Step Change

'Important costs like energy, food and rent are rising steeply. If you're worried about being able to afford to live, you're not alone. We can help you.'

www.stepchange.org/how-we-help/rising-cost-of-living.aspx

StepChange Debt Charity

Pocket Power

Pocket Power is a social enterprise dedicated to helping you find the lowest bill prices.

British Gas

Often the best way to get help with paying bills is to speak to your own energy provider. British gas website has a lot of useful information.

British Gas

Common concerns surrounding Increased cost of living

Can I get help with energy bills?

If you're struggling, get in touch with your supplier as soon as possible. They may be able to help by asking for more regular meter readings, installing a smart meter, giving advice on accessing financial support like benefits and grants, and energy efficiency advice.

The Energy Bills Support Scheme provides a £400 grant that will be paid directly to energy suppliers for households with a domestic electricity meter over six months from October 2022. Direct debit and credit customers will have the money credited to their account, while customers with pre-payment meters will have the money applied to their meter or paid via a voucher

Below are a list of organisations who can Help with energy bills:

Simple Energy Advice (localised energy support when you provide your postcode)

Charis (works with certain energy companies to provide financial support to those in need, inc. EON and EDF)

British Energy Gas Trust (open to everyone but you must speak to a money or debt advisor first)

Money Saving Expert (an updated list of what individual energy firms are offering their customers)

Can I get food for free?

You can get an emergency food parcel from a foodbank. You sometimes need to be referred to a foodbank by a professional. Check each food bank for details of referral partners such as Citizens Advice, children's centres and health visitors.

You can find your nearest **Trussell Trust foodbank at www.trusselltrust.org/ map.** There are food banks other than Trussell Trust and you can contact your nearest Citizens Advice to find out about these.

MoneySavingExpert has a list of places where you can get free or lower priced food.

Can I get help with school uniform costs?

Money Saving Expert has information on how to access free or cheap uniforms with a list of which councils are currently offering support.

What if I can't pay my rent?

If you feel like you are struggling to pay your rent, please call our finance department.

If you already get help with your rent from Universal Credit or Housing Benefit but it doesn't cover the full amount of your rent, you can apply to your local council for a discretionary housing payment. This is a payment which can help you to make up a shortfall in your rent.

Why is it happening?

The current crisis started as demand for everything rocketed after the pandemic. It's a 'crisis' because costs are high across the board - on food, petrol and energy bills - rather than just one item in just one area.

Some of the factors driving the current spike in prices include staff shortages, high demand for oil and gas and uncertainty over supplies due to the Ukraine conflict – although the cost of living crisis had been escalating prior to the invasion.

What is the cost of lliving crisis?

A "cost of living crisis" simply refers to the prices of things like energy, fuel and food rising faster than household income.

Where can I get urgent financial help?

In England, your local council may be able to help you cover the cost of essentials like food, energy and water bills if you're facing financial hardship via the Household Support Fund. You will need to contact your council to find out if you can apply for help. You can find your local council's website via the **gov.uk website**

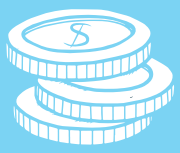
Citizens Advice and the Trussell Trust have a free, confidential helpline called **Help Through Hardship**. They can provide support to maximise your income, help you to navigate the benefits system and identify any additional grants you could be entitled to. If needed, they can issue you with a voucher so you can get an emergency food parcel from your local foodbank. **Call 0808 208 2138**

If you claim Universal credit, you may be able to apply for a Budgeting Advance.

WE ARE HERE TO SUPPORT YOU!



Resident Support Fund



The fund is available to residents who are experiencing immediate or significant hardship. Access to the fund is via residents contacting LRHA with financial concerns or by referral from LRHA staff and external organisations.

LRHA residents experiencing financial hardship, which results in the inability to keep a clear rent account and following review that no other support/funding is available or being accessed.

To Apply for the grant please call our office and ask to speak to the resident engagement team.

Eligibility Criteria

The applicant must not be the subject of any investigation in relation to a breach of tenancy or the debt has arisen because of a deliberate act (e.g., willful neglect/vandalism of the property, fraudulent activity). However, this will be considered on a case-by-case basis.

The applicant must be willing to undertake an income and expenditure assessment with a member of LRHA staff and engage in the assessment process.

01790 754219
OFFICE PHONE NUMBER

The fund is limited to two applications per household in any two-year period.

Residents who receive a grant from the support fund are not expected to repay this money. This is a one-off payment to aid them in challenging times and help them get back on their feet.