

Help for Households

DECEMBER 2022

TOOLKIT

To support our residents with the cost of living, East Riding of Yorkshire Council have launched a Help for Households campaign.

We want our residents to be fully aware of and able to access the support, advice and help available to them from the Government, from local partners and through our own council services.

To help us to achieve this, you will find a summary of support, advice and help currently available within this toolkit, together with a range of downloadable materials that we invite you to make use of.



To keep up-to-date with the latest developments and for further information visit:

www.eastriding.gov.uk/helpforhouseholds



HOW YOU CAN HELP

East Riding of Yorkshire Council want to help people who are struggling with the cost of living. You can help us to do this by:

- talk to people about the help outlined below
- share messages on your social media channels
- display a poster on your noticeboard
- include copy on your website or in your newsletters.

This will really help to get the message to those who need it most.

WHAT WE WANT TO DO

Help residents to INCREASE INCOME

Together we can help our residents to get the financial support they are entitled to. This can be done by signposting them to the Help for Households website, using the benefits calculator at www.eastriding.entitledto.co.uk/home/start which helps residents to anonymously find out what benefits they can claim. For those who do not have access to the internet should contact the council's your money team on (01482) 393939.

Help residents to become FINANCIALLY RESILIENT

Help residents to manage their money to ensure they are resilient to changes in the cost of living. We can signpost to a budgeting calculator at www.budget.entitledto.co.uk//eastriding which helps residents take control of their finances and create a personal budget plan. We can also signpost to StepChange which is a Government approved debt advice service that offers free, expert debt advice tailored to each resident's individual needs. Visit www.stepchange.org

Signpost residents to HELP IN COMMUNITIES

Across the East Riding there is a lot of help available for residents, this includes access to food and essentials through a network of food banks, warm and welcoming places. This is where residents are free to visit, sit and socialise plus there are a range of charitable organisations who can offer help and advice on a range of issues.

HOW WF WILL DO THIS

We have created a dedicated section on the website with all relevant information in one place, visit www.eastriding.gov.uk/helpforhouseholds

The website contains information about support, advice and help together with signposting to other organisations. We want to signpost people to the website so they can see what help and support they can access.

The information on the website spans current available provision from the government, partners and our own services and is being updated regularly.

Please encourage your service users to visit www.eastriding.gov.uk/helpforhouseholds and see what help and support is available. Residents without access to the internet and in need of help can contact the council on (01482) 393939

On the following pages is an overview of the support that is currently available to help residents who need financial support, or who are struggling to manage.

This has been arranged under headings to make it easier to find relevant information as easily as possible.

Urgent help when in need

YOUR MONEY

The council's dedicated your money team check benefit entitlements and can help residents with even the most complex financial situations.

Your money team - telephone (01482) 394633 or email (2) yourmoney@eastriding.gov.uk

BENEFIT CALCULATOR

The benefit calculator is an easy way for anyone to check what benefits they may be able to claim. It is free to use, takes about 10 minutes to complete and anonymous. Residents should be encouraged to check, as many benefits are unclaimed.

Visit www.eastriding.entitledto.co.uk/home/start

EMERGENCY ASSISTANCE SCHEME

The emergency assistance scheme helps residents with the cost of food, gas and electricity, and other essential items in times of crisis. These grants are awarded when there is no alternative means available, such as Universal Credit or other benefits.

Online form to apply at www.eastriding.gov.uk/living/emergency-assistance/#apply

HELP FOR HOMELESS PEOPLE

Help for homeless people or those at risk of becoming homeless, call (01482) 393939 or (01377) 241273 out of hours or visit www.eastriding.gov.uk/housing/housing-advice/help-homeless-people

CITIZENS ADVICE

Citizens Advice can provide advice about a wide range of life situations including debt advisors. Here are some useful links:

Help with debt - www.citizensadvice.org.uk/debt-and-money/help-with-debt

Citizens Advice Hull and East Riding - 🕟 www.hullandeastridingcab.org.uk

MENTAL HEALTH ADVICE AND SUPPORT

This service is for anyone experiencing a mental health problem or supporting those who are helping others. www.mind.org.uk

SAMARITANS

FIND OUT MORE ABOUT URGENT HELP WHEN NEEDED:

www.eastriding.gov.uk/cost-of-living-help-for-households/urgent-help-when-in-need

Help with household bills and support with finances

HOUSEHOLD SUPPORT FUND

The household support fund is there to help those in the most need, they may be just about managing and not eligible for other support Government has made available. This fund can help with energy bills and food. This fund covers the following schemes:

■ FINANCIAL ASSISTANCE FOR ELIGIBLE HOUSEHOLDS

£400 one off payment available by application online. One payment per household within the East Riding, deadline 31 January 2023 (or before if funds are spent).

Visit www.eastriding.gov.uk/housing/housing-benefit-and-council-tax-support/household-support-fund/

SCHOOL HOLIDAY SUPPORT FOR CHILDREN WHO RECEIVE FREE SCHOOL MEALS

£10 supermarket voucher each week to support school holiday time and £20 during the Christmas holidays. Residents can call (01482) 394000 or email @ education.welfare@eastriding.gov.uk

■ HEALTHY HOMES SCHEME TO REPAIR OR REPLACE HOUSEHOLD HEATING SYSTEMS

Residents may be eligible if someone in the household has a long-term health condition made worse by cold or damp, and in receipt of any of the following benefits: pension credit, income support, employment and support allowance, Universal Credit and/or working tax or child credit with total household income less than £30,000.

To apply, residents can be referred by a trained key worker or call (01482) 396301 or email (healthy.homes@eastriding.gov.uk

■ £50 VOUCHER FOR THOSE LIVING ALONE

The voucher is through Citizens Advice Hull and East Riding for those struggling to make endsmeet this winter. Visit www.hullandeastridingcab.org.uk and search £50.

ONLINE BUDGETING TOOL

An online budgeting tool is available for all and could help residents by reducing monthly household expenses. It gives tips on maximising income and paying off any existing debts.

www.budget.entitledto.co.uk/eastriding

FREE PRESCRIPTIONS

Eligibility criteria apply relating to age and circumstances. An eligibility checker is available on the NHS website https://services.nhsbsa.nhs.uk/check-for-help-paying-nhs-costs/start

BROADBAND AND HOME PHONE

Low-cost social tariffs are available for residents who receive a means-tested state benefit such as Universal Credit or pension credit. BT, KCOM, Now and Sky all offer social tariffs. For full details contact your supplier or Ofcom on www.ofcom.org.uk

ENERGY AND UTILITY HELP

■ WATERSURE FROM YORKSHIRE WATER

Offers help with water bills for those eligible because they are either receiving benefits and/or need to use a lot of water for medical or three or more children in the household. Visit www.yorkshirewater.com and search WaterSure.

■ BOILER UPGRADE SCHEME (BUS)

Grants of up to £6,000 towards installation costs to encourage owners to change to low carbon heating systems. A Government scheme, to find out more visit

www.gov.uk/apply-boiler-upgrade-scheme

MORTGAGE PAYMENT SUPPORT

For homeowners struggling to pay their mortgage, they may be able to get help towards interest payments from the Department for Work and Pensions (DWP). The support for mortgage interest (SMI) is paid as a loan repayable with interest when a resident sells or transfers ownership of their home. This is a Government scheme, visit www.gov.uk/support-for-mortgage-interest

BREATHING SPACE

Offers professional debt advice to people who are in problem debt to help them better manage their finances. To qualify an applicant cannot, or is unlikely, to be able to repay all or some of their debt. This service can be accessed by contacting a debt advice provider who is authorised by the Financial Conduct Authority. Visit www.moneyhelper.org.uk

STEPCHANGE

Is a charity offering free and expert advice to help people deal with debts. This support can be accessed by phone by calling © 0800 138 IIII or online at © www.stepchange.org

HULL AND EAST YORKSHIRE CREDIT UNION (HEY CREDIT UNION)

HEY Credit Union are a not-for-profit financial service, owned by the people who use their services. Their services include loans, savings accounts and financial wellbeing support. They have walk-in branches and are online at www.hullandeycu.co.uk

STOP LOAN SHARKS

The service offers intervention, support and education for everyone. They investigate and prosecute illegal money lenders and provide support for borrowers in the UK. To report a loan shark anyone can call © 0300 555 2222 or visit www.stoploansharks.co.uk - 24/7.

HULL AND EAST YORKSHIRE COMMUNITY MONEY ADVICE CONNECT

Based in Beverley, helping people get out of debt and remain debt free. Telephone (01482) 427654 or email (a) office@heycmaconnect.co.uk or visit (b) www.heycmaconnect.co.uk

FIND OUT MORE ABOUT HELP WITH HOUSEHOLD BILLS AND SUPPORT WITH FINANCES:

www.eastriding.gov.uk/cost-of-living-help-for-households/help-with-household-bills



Support for tenants and low-income households

BENEFIT CALCULATOR

The benefit calculator is an easy way for anyone to check themselves what benefits they may be able to claim. It is free to use, takes about 10 minutes to complete and anonymous. Residents should be encouraged to check, as many benefits are unclaimed.

Visit www.eastriding.entitledto.co.uk/home/start

COUNCIL TAX SUPPORT

Council tax support is a means-tested reduction towards council tax bills based on income and circumstances.

- Working-age residents can receive a maximum of 75%
- State pension age residents can receive a maximum of 100%

The benefits calculator provides an estimate of the amount a person may be entitled to (see above).

COUNCIL TAX DISCOUNTS, EXEMPTIONS AND REDUCTIONS

All are available as the full council tax bill assumes that there are at least two adults living in a property. Residents could reduce their bill and should check the eligibility using the benefits calculator (see above).

The Government have produced an easy guide to council tax, visit www.gov.uk/government/publications/paying-the-right-level-of-council-tax-a-plain-english-guide-to-council-tax

HOUSING BENEFIT

Housing benefit is being replaced by Universal Credit. Housing benefit can cover the rent for those who are unemployed, on a low income or claiming benefits. It is still worth checking if a person should be claiming housing or Universal Credit using the benefits calculator (see above).

UNIVERSAL CREDIT

Managed by the Department for Work and Pensions (DWP), is a monthly payment to help with living costs for those of a working age and on a low income, not working or are unable to get work.

www.gov.uk/universal-credit/how-to-claim

DISCRETIONARY HOUSING PAYMENTS

This is a short-term payment from the council to help cover some house costs in addition to housing benefit or Universal Credit. This can help with shortfalls in rent and moving home. To apply online visit www.eastriding.gov.uk/cost-of-living-help-for-households/support-for-tenants-and-low-income-households

JOBSEEKERS ALLOWANCE

For people actively looking for work, paid fortnightly. www.gov.uk/jobseekers-allowance

EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)

Available for those who have a disability or health condition that affects how much they can work.

www.gov.uk/employment-support-allowance

FIND OUT MORE ABOUT SUPPORT FOR TENANTS AND LOW-INCOME HOUSEHOLDS:

www.eastriding.gov.uk/cost-of-living-help-for-households/support-for-tenants-and-low-income-households



Support for families with children

FREE SCHOOL MEALS

Available for many families on lower incomes. Applications can be made online at

www.eastriding.gov.uk/learning/schools-colleges-and-academies/school-meals/free-school-meals

For the child and family receiving free school meals, entitlement is kept as confidential as possible with many schools now having systems in place such as swipe cards or fingerprint identification.

HOLIDAY ACTIVITIES AND FOOD (HAF)

Offers a range of fun activities and a free meal over the Easter, summer and Christmas school holidays for children who receive benefit related free school meals. Residents can see what's happening and sign up for a newsletter to get the latest information at

www.activeeastriding.co.uk/holiday-activities-and-food

PUPIL PREMIUM GRANTS

Available for every child who receives free school meals. Not every family may choose to claim free school meals but if they have an income below £16,190 then a child is still eligible. Residents can complete an online form to check eligibility

www.eastriding.gov.uk/learning/schools-colleges-and-academies/school-meals/pupil-premium-grant/#child-is-eligible

CLOTHING GRANTS

Available for school aged children who live within the East Riding of Yorkshire and are moving between East Riding of Yorkshire schools. Families will need to be in receipt of benefits and should check the criteria via an online form www.eastriding.gov.uk/learning/schools-colleges-and-academies/school-clothing-grant

HELP WITH CHILDCARE

For families with children, from toddlers to teens, to cover the cost of up to 30 hours childcare. There are a few options available to families, depending on the working status of the parent/carer and age of the child. www.childcarechoices.gov.uk

SURESTART MATERNITY GRANTS

Surestart maternity grants are a one-off payment of £500 to help towards the costs of having a first child when in receipt of certain benefits. This claim must be made within II weeks of a baby's due date or within six months after the baby's birth. Residents may also qualify for support on mortgage interest loans. www.gov.uk/sure-start-maternity-grant

HEALTHY START NHS VOUCHERS

Available for those on a low income (take-home pay/month is £408 or less from employment), more than 10 weeks pregnant or have a child under four.

www.healthystart.nhs.uk/how-to-apply

FIND OUT MORE ABOUT SUPPORT FOR FAMILIES AND CHILDREN:

www.eastriding.gov.uk/cost-of-living-help-for-households/support-for-families-with-children



Help for older people

WINTER FUEL PAYMENT

An automatic payment for those of state pension age. The payment is normally paid between November and December. For more information visit www.gov.uk/winter-fuel-payment

COLD WEATHER PAYMENT

£25 payment paid if the average temperature falls below zero degrees, or below for seven consecutive days or more between November to March. This is an automatic payment for those eligible.

NATIONAL BUS PASSES

Available for those of a pensionable age who live in the East Riding. Residents can apply online at www.eastriding.gov.uk/environment/public-transport-travel/travel-passes-and-concessions/english-national-bus-pass

SENIOR RAIL CARDS

Available for purchase by anyone aged 60 years or over. They cost £30 for one year and £70 for three years. People with a senior railcard save on average £76 per year.

Visit www.senior-railcard.co.uk

PENSION CREDIT

For those working at state pension age and on a low income.

- weekly income to £182.60 for a single person
- weekly income to £278.70 if a person has a partner

Residents should still be encouraged to check eligibility if their income is higher at.

Visit www.gov.uk/pension-credit

FREE TV LICENCES

Free TV licences are for everyone aged 75 and over receiving pension credit. Everyone over 75 should be encouraged to apply at www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/aged-74-and-over-aud3

MONEY HELPER

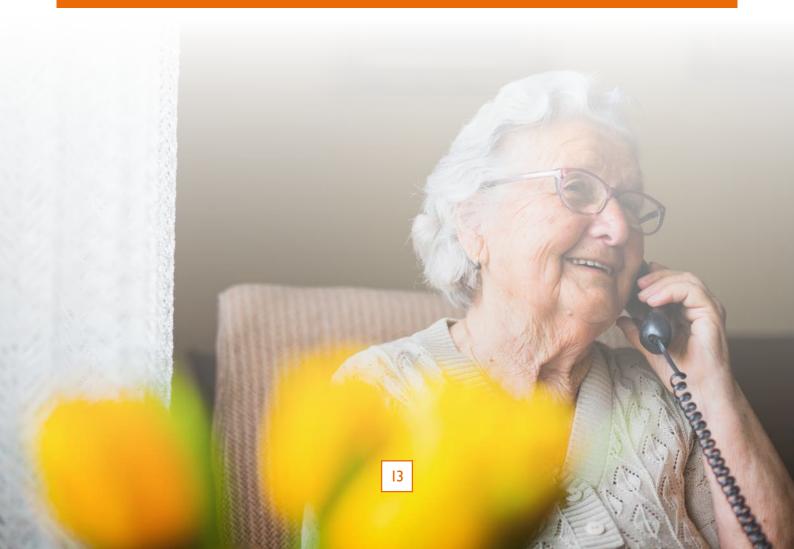
An online resource for anyone starting to think about retirement, about to retire or has been retired for some time. Information available includes Pension Wise which is a free service offering impartial guidance about pension options and helping people understand their overall financial situation when they retire. Appointments can be booked at www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise

AGE UK

A national charity providing support and advice for older people. A wealth of information available including cost of living support, help for carers and a benefits calculator www.ageuk.org.uk

FIND MORE SUPPORT AND ADVICE FOR OLDER PEOPLE:

www.eastriding.gov.uk/cost-of-living-help-for-households/older-people



Disability services, financial support and adult care

FREE TRAVEL PASSES

On local buses and trains for East Riding of Yorkshire residents with specific disabilities. To check eligibility go to www.eastriding.gov.uk/environment/public-transport-travel/travel-passes-and-concessions/disabled-persons-pass

BLUE BADGES

Blue badges are for those with severe mobility issues, they allow the holder to park closer to their destination when travelling by car. To apply visit www.eastriding.gov.uk/environment/roads-streets-traffic-and-parking/parking/blue-badge-parking-permits/blue-badges

DISABLED FACILITIES GRANTS

Grants may be available to households, where someone has a disability, to help pay for adaptations to their home. This is a means-tested grant of up to £30,000. Before applying, an occupational therapist will visit a person in their home to determine eligibility.

For more information visit www.yourlifeyourway.uk or call (01482) 393939 or email healthy.homes@eastriding.gov.uk to organise an assessment.

PERSONAL INDEPENDENCE PAYMENTS (PIP)

For people with a long-term health condition that impacts everyday life. People who are working, have savings or are in receipt of other benefits are not excluded from applying. Check eligibility at www.gov.uk/pip

EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)

ESA can be claimed by anyone who has a disability or health condition that affects how much they can work. ESA is for living costs and support to get back into work if able. To apply residents can go to www.gov.uk/employment-support-allowance

ATTENDANCE ALLOWANCE

Helps with extra costs if a person has a disability severe enough that they need someone to help look after them. Eligibility criteria apply visit www.gov.uk/attendance-allowance

DISABILITY LIVING ALLOWANCE (DLA)

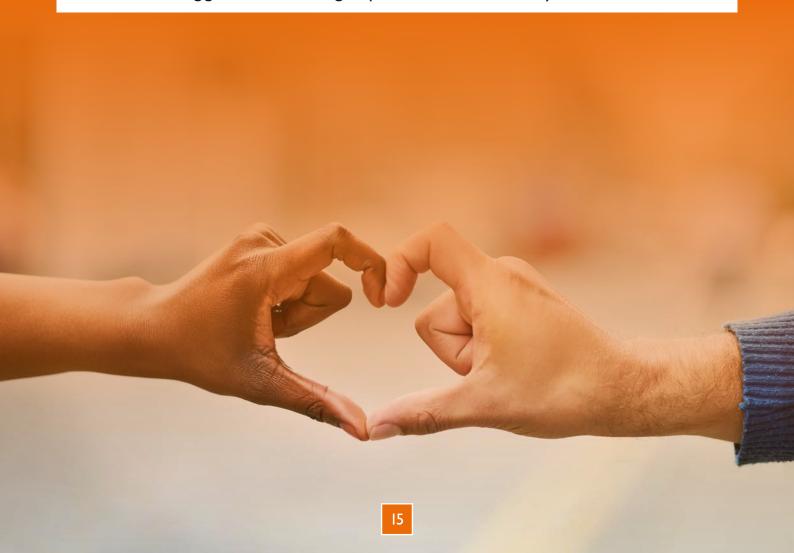
DLA is currently being replaced by PIP but claims can still be made for a child who has a disability if they are under 16 and have difficulties walking or need looking after more than a child without a disability of the same age. Visit www.gov.uk/disability-living-allowance-children

YOUR LIFE YOUR WAY

Provides information online to help find the right care and support to help East Riding residents live an active and independent life. A one-stop-shop of information to help people stay active and independent. www.yourlifeyourway.uk

FIND OUT MORE ABOUT DISABILITY SERVICES AND ADULT CARE:

www.eastriding.gov.uk/cost-of-living-help-for-households/disability-services-and-adult-care



Helping communities

WELCOMING PLACES

Welcoming places are now open at East Riding Libraries, adult learning centres and other local community venues offering free warm social spaces for residents to visit throughout autumn and winter 2022 and 2023. Welcoming places community grants between £1,500 and £5,000 are available for organisations to apply to become part of this scheme. For a list of all the East Riding's welcoming places and grant information visit www.eastridinghealthandwellbeing.co.uk and search welcoming places. Please check welcoming places opening times at venues as these may differ.

FOOD BANKS

Food banks are providing food parcels for those most in need, each food parcel contains a minimum of three days' worth of tinned and dried food. Accessible through East Riding's children's centres and the East Riding Food Poverty Alliance. Visit www.erfpa.org.uk/find-a-foodbank/

TIME2VOLUNTEER

Provides access to volunteering opportunities. Enquires can be made by calling (01482) 590270 or email volunteering heysmile foundation.org or register at www.time2volunteer.org

THE BEVERLEY CHERRY TREE COMMUNITY CENTRE

The centre offers the local community life support, food vouchers for those in need, a youth club, credit union and pre-school nursery. For anyone wanting to find out more call (01482) 871993, email manager ctca.org.uk or visit www.ctca.org.uk

THE HINGE CENTRE

Supports the Bridlington community offering support for those facing social and financial deprivation. For more information call (01262) 679671, email (a) info@thehinge.org.uk or visit (b) www.thehinge.org.uk

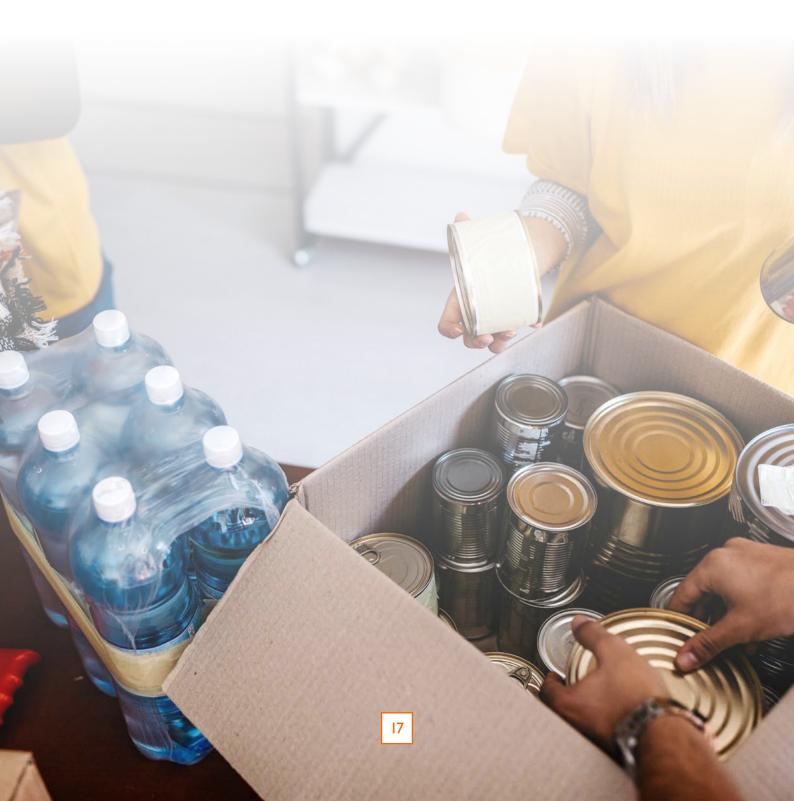
ROYAL BRITISH LEGION

Provides lifelong support for ex-Armed Forces personnel and their families. This includes physical and mental wellbeing services as well as financial services and employment support.

3 0808 802 8080 or visit www.britishlegion.org.uk

FIND OUT MORE ABOUT HELPING COMMUNITIES:

www.eastriding.gov.uk/cost-of-living-help-for-households/helping-communities



DOWNLOADABLE ASSETS

You can download the following assets by visiting www.eastriding.gov.uk/cost-of-living-help-for-households/helping-communities



















NEWSLETTER / WEBSITE COPY



There is Help for Households in the East Riding.

Residents can find information about claiming council tax discount, housing support and benefits, as well as a link to the Government's website for people to access financial help for issues such as childcare and pension credit

This is a very difficult and worrying time for residents, almost everyone is starting to feel the pinch due to the cost-of-living crisis.

Many people could find themselves claiming benefits for the first time, due to a change in household income and there is no shame in claiming financial support to which they are entitled.

To see the help available in the East Riding go to 🕟 www.eryc.link/helpforhouseholds

SOCIAL MEDIA POST

Example of a social media post:

As part of the Help for Households campaign, a whole host of financial support measures are available. To find out more visit www.eastriding.gov.uk.helpforhouseholds



CLICK
HERE FOR
A RANGE
OF SOCIAL
MEDIA
ASSETS