

Hardship Help for Families in Kent

Getting the Right Help at the Right Time



This Directory of Support for families experiencing hardship is produced on behalf of the Local Children's Partnership Groups (LCPG) to make it easier for partners to help families get the right support, at the right time, and in the right way. This Directory focuses on **practical** help for families facing hardship, but we know that hardship can significantly impact on **individual wellbeing** and **family functioning** too. There's lots of support available and our Directory of Services and area Bulletins can help identify the right services for the families you are working with through the area Directory of Services and Area Bulletins - your Area Partnership Managers can provide links to these.

Top Tip: There are two easy ways to find the information you need -

- use a key word search (Ctrl + F)
- use the thumbnail in the bottom right corner to move around this guide and quickly find the information you need; you'll see subject headings and clicking on these will take you directly to the that area of the guide.

Urgent / Emergency Help!



• Court Action / Eviction / Bailiffs

Anyone who has received court papers, are facing eviction, or are expecting bailiffs, should immediately <u>contact your nearest Citizens Advice</u>

• Mental Health Crisis

If mental health is being impacted by money worries and crisis support is needed, please consider the services below:

If someone is in immediate danger, phone 999 immediately or ensure they go directly to <u>your nearest</u> <u>NHS Accident & Emergency (A&E) department</u>,

Call <u>0800 107 0160</u> to speak to someone in the highly trained and experienced Mental Health Matters team.

Get mental health help now - Kent County Council

Safe Havens in Kent and Medway :: NHS Kent and Medway (kentandmedwayccg.nhs.uk)

Where to get urgent help for mental health - NHS (www.nhs.uk)

Samaritans Helpline: Call 116 123 Monday to Sunday at any time. Calls are free from mobiles and landlines.

Mental Health Crisis Breathing Space - A mental health crisis breathing space provides protection from creditors for people who are struggling with debts and who are also receiving mental health crisis treatment. See more information here: <u>What is a mental health breathing space?: Mental Health & Money Advice (mental health and money advice.org)</u>

• Food and Energy

The nearest foodbank may be able to provide a food parcel in emergency situations. Find the nearest food bank here (address postcode needed): <u>Find a food bank - Kent County Council</u>

Energy providers may be able to offer emergency credit or the <u>British Gas Energy Trust</u> or the <u>Salvation</u> <u>Army</u> may be able to help.

If a person is facing a short-term crisis, has no other means of support, and if all avenues of help have been exhausted, Kent Support and Assistance Service may be able to help in emergency situations by providing short-term help in the form of vouchers for food and energy. Details of how to apply are here: <u>Home essentials in a crisis - Kent County Council</u>

Content



There are 3 key steps to helping a household deal with hardship:

- 1. **Maximise income** making sure the household is accessing all of the income they are entitled to and taking opportunities to increase this
- 2. **Minimise outgoings** reducing outgoings, by ensuring households are applying for and making use of relevant discounts, exemptions and free services
- 3. Understanding and managing the household finances to help identify where money is spent, spot opportunities to reduce costs, make money go further and help prevent unexpected costs causing further hardship or crisis situations

The guide has a number of different sections to help you quickly find the information you need to support households with these 3 steps. The sections within this guide are:

Universal Support

This section provides information and signposting to universally available national or county support, which can be accessed by anyone living in Kent.

District Support

This section provides information and signposting for support within a specific district. Some of this support is available to all residents in the district, and some has specific criteria which must be met for eligibility. There is a separate section for each of the 12 Kent districts.

Both sections include information about the following areas of support:

- Benefits and Cost of Living Funding Support
- Debts / Budgeting / Money Management
- Pregnancy and those with Pre-School Aged Children
- School Aged Children and Young People
- Moving Towards and Into Work
- Keeping Yourself and/or Your Home Warm
- Food and Cooking (including food vouchers, food banks, community kitchens/pantries/fridges)
- Transport Costs
- Emotional Wellbeing and Mental Health

Top Tips:

- use a keyword search to quickly find what you're looking for (Ctrl + F)
- use the thumbnail in the bottom right corner to move around this guide and quickly find the information you need; you'll see subject headings and clicking on these will take you directly to the that area of the guide.

Universal Support



Benefits and Cost of Living Funding Sources - Universal Support



• Benefit Calculator

It's really important for families to maximise their income by making sure they are claiming all the benefits they are entitled to. This can be done by using this quick and easy online be nefit entitlement checker, which can be completed by the person themselves, or by someone who is supporting them: Benefits Calculator - entitledto - independent | accurate | reliable

• Help with Rent

Help with Rent - this calculator can be used to find out whether there is any entitlement to benefits to help pay rent: <u>Benefits calculators - GOV.UK (www.gov.uk)</u>

Government Cost of Living Support:

• Energy Price Guarantee from 1 October 2022

- Energy Bills Support Scheme doubled to a one off £400
- £650 one-off Cost of Living Payment for those on means tested benefits (made in 2 payments Summer and Nov 2022)
- One-off £300 Pensioner Cost of Living Payment, on top of The Winter Fuel Payment
- One-off £150 Disability Cost of Living Payment
- Low-income Energy Bill Support
- Support for all homes: A £400 energy grant
- Personal Independence Payment- extra £150
- Budgeting Loans for those on Income Support: <u>Budgeting Loans: How they work GOV.UK</u> (www.gov.uk)
- Budgeting Advance for those on Universal Credit: <u>Universal Credit: Other financial support</u> <u>GOV.UK (www.gov.uk)</u>
- Help with Paying Water Bills: <u>Help with my bills | CCW (ccwater.org.uk)</u>
- Further information is available here: <u>Help for Households Get government cost of living</u> <u>support</u>

Digital Devices, Broadband and Phone Packages:

- Cheaper broadband and phone packages (Social Tariffs) for those on Universal Credit: <u>Cheaper</u> <u>broadband and phone packages - Ofcom</u>
- Social Tariffs for Broadband: <u>Social Tariffs for Broadband (digitalkent.uk)</u>
- Digital Kent Hardware Access Scheme (laptops): <u>Hardware Access Scheme (digitalkent.uk)</u>

Help with Energy Bills - Ofgem Guide

Energy advice for households | Ofgem

The Uswitch website has information about the Priority Services Register and an eligibility check for energy schemes:

Priority Services Register - energy-related services for vulnerable customers (uswitch.com)

Citizen's Advice Bureau - Help with cost of living:

Get help with the cost of living - Citizens Advice

Links to Benefits and Financial Support for Residents of Kent:

Benefits and financial support - Kent County Council

Kent Support and Assistance Service - Short Term Support with Food and Energy in a Crisis:

Home essentials in a crisis - Kent County Council

• Universal Credit

Check eligibility for Universal Credit here: Universal Credit: Eligibility - GOV.UK (www.gov.uk)

• Housing Benefit

Check eligibility for Housing Benefit here: <u>Housing Benefit: Eligibility - GOV.UK (www.gov.uk)</u>

• Disability Living Allowance (DLA)

If there is a child in the family with a disability, they may be entitled to Disability Living Allowance. Information on eligibility and guidance on how to apply can be found here: <u>Disability Living Allowance</u> (DLA) for children: Overview - GOV.UK (www.gov.uk)

• Carer's Allowance

If you can for someone at least 35 hours per week and they get certain benefits, you may be entitled to Carer's Allowance. You don't have to be related to or live with the person you care for. Find out about eligibility here: <u>Carer's Allowance: Eligibility - GOV.UK (www.gov.uk)</u>

• Other Benefits and Funding Sources

There are a wide range of Government benefits, and entitlement will depend on household make -up and circumstances. Details of Government benefits, including details of eligibility, can be found here: <u>Benefits - GOV.UK (www.gov.uk)</u>

<u>Family Fund</u> (Provider of Grants to low income families) Grants to families in receipt of various benefits/low income who are raising a disabled or seriously illchild or young person aged 17 and under. 01904 550055

• Under 18s

If you under 18 use the Turn2Us website to find out what benefits you might be entitled to: <u>https://www.turn2us.org.uk/Your-Situation/a-young-person-(aged-16-17)</u>

• Turn2Us

<u>Turn2Us</u> - Free service that helps people in financial need to access welfare benefits, charitable grants and other financial help. 03000 3335700

Debts and Money Management



Debts

When people are experiencing hardship and debts start to spiral, it's really difficult to feel there is a way out and some people will, understandably, bury their heads in the sand, as finding a way to tackle the situation can feel too difficult and overwhelming.

There's lots of help and support available to get debts and money under control - the most important thing is to take that first step, acknowledging help is needed and reaching out for it.

• The Money Advice Network

The **Money Advice Network** is run by the Money Helper, and can help people access free, confidential and independent debt advice. This advice can help to:

- understand the household financial situation
- create a personalised budget
- draw up a practical action plan

The link to access debt advice through the Money Advice Network is here: <u>Money Advice Network -</u> <u>Money Helper</u>

• National Organisations

National Debtline is a national organisation, again providing free debt and money management advice. Their website has a fantastic 'Factsheet Library' with easy to read and understand information and guidance on a range of debts and money matters.

National Debtline: Debt advice | Free debt advice | National Debtline | National Debtline

The National Debtline 'Factsheet Library': Fact sheet library | National Debtline | National Debtline

Links to some of the most relevant Factsheets are here:

- Council Tax Arrears: Fact Sheet Council tax arrears | Council tax bailiffs | National Debtline |
 National Debtline
- County Court Bailiffs: Fact Sheet County Court bailiffs | Warrant of control | National Debtline
- Debt Solutions: Fact sheet library | National Debtline | National Debtline
- Household Bills: Fact sheet library | National Debtline | National Debtline
- Dealing with High Gas and Electricity Bills: <u>Fact Sheet Dealing with high gas and electricity bills</u>
 <u>| National Debtline | National Debtline</u>
- Gas and Electricity Arrears: <u>Fact Sheet Gas and electricity arrears</u> | <u>National Debtline</u> | <u>National</u>
 <u>Debtline</u>
- Water Arrears: Fact Sheet Water arrears | Water debt | National debtline | National Debtline
- Mobile Phone Debt: Fact Sheet Mobile phone debt | National Debtline | National Debtline
- Housing Rent Arrears: Fact Sheet Rent arrears | Rent repossession | National Debtline |
 National Debtline

Understanding Your Budget

National Debtline and **Citizens Advice** both have really user-friendly online budget tools, to help understand the household budget. The links to the budget tools are here:

Your household budget | National Debtline

Work out your budget - Citizens Advice

Breathing Space

Breathing space is a government scheme which is designed to give people time to receive debt advice and find a solution to sort out debt problems. There are **two** kinds of breathing space.

- Standard breathing space is where most creditors will have to stop collection and enforcement of debts. Creditors will also have to freeze interest and charges on any eligible debts.
- Mental health crisis breathing space can provide extra protection for people who are receiving mental health crisis treatment.

National Debtline's fact sheet on the 'Breathing Space' scheme can be found here:

Fact Sheet - Breathing space | National Debtline | National Debtline

ReferKent

Kent has developed an online platform, 'ReferKent' Refernet System, which can be used by local organisations to help residents through referrals to ensure they quickly and easily get the support they

need. It's a safe, secure and local online referral system, enabling referrals to be made securely between advice agencies and their partners across Kent.

If a household need refering to another agency, consider using the Refernet System: Refernet

Debt / Money Management Advice Lines:

National Debtline:

- <u>Webchat</u> with an adviser from 9am 8pm Monday to Friday.
- Call to speak to an adviser on **0808 808 4000** 9am 8pm Monday to Friday.

Citizen's Advice:

Find the nearest Citizen's Advice details here: Contact us - Citizens Advice

You can contact an adviser through the Citizen's Advice national phone service:

- Adviceline (England 9am to 5pm, Monday to Friday except public holidays): <u>0800 144 8848</u>
- Relay UK if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0800 144 8884

You can use Relay UK with an app or a textphone. There's no extra charge to use it. <u>Find out how to use</u> <u>Relay UK</u> on the Relay UK website.

The NHS Better Health, Every Mind Matters website has some fantastic resources to help people cope with money worries and job uncertainty. As well as practical things, such as creating a budget and getting free debt and finance advice, the site also has guidance and video clips to help people feel more in in control and manage unhelpful thoughts:

Coping with money worries and job uncertainty - Every Mind Matters - NHS (www.nhs.uk)

Pregnancy and Pre-School Aged Children - Universal Support



• Pregnancy

There are different benefit and grant entitlements depending on whether the expectant parent is working or not working.

Statutory Maternity Pay or Maternity Allowance:

Those who are working or have recently been working, may be entitled to Statutory Maternity Pay or Maternity Allowance. Further information and guidance on how to apply can be found here: <u>Benefits</u> available during pregnancy – background information - GOV.UK (www.gov.uk)

Employment Support Allowance:

Those who are not entitled to Statutory Maternity Pay or Maternity Allowance, may be entitled to Employment Support Allowance: <u>Benefits available during pregnancy – background information -</u>GOV.UK (www.gov.uk)

Sure Start Maternity Grant

This is available to help low income families with expenses associated with having a new baby. Further information can be found here: <u>Benefits available during pregnancy – background information -</u> <u>GOV.UK (www.gov.uk)</u>

Details of how to claim the maternity grant can be found here: <u>https://www.gov.uk/sure-start-maternity-grant</u>

Healthy Start Scheme

A person who is under 18 and pregnant will automatically qualify for the 'Healthy Start Scheme', even if they are not on benefits. The scheme provides a free prepaid Mastercard, which is preloaded with

money (£17 - £34) every 4 weeks to spend on milk, fresh and frozen fruit and vegetables, and infant formula milk. Funds can be spent at any food retailer that accepts Mastercard. The card is posted to the pregnant person's home and entitles them to free vitamins. Information on how to apply can be found here: Applying for Healthy Start – Get help to buy food and milk (Healthy Start)

To register for free Healthy Start vitamins for mothers and children posted to the door every 8 weeks, complete this form: <u>Healthy Start Vitamins Request Form (Countywide) (office.com)</u>

• Babies / Pre-School Aged Children

Healthy Start Scheme

A person who is at least 10 weeks pregnant or has kids under 4 you could qualify for the 'Healthy Start Scheme', which provides a free prepaid Mastercard, reloaded with money every 4 weeks to spend on milk, plain fresh and frozen fruit and vegetables, and infant formula milk. The card is posted to the parent's home and once registered the mother and child/ren are entitlement to free vitamins, posted for free to the house every 8 weeks, to register completed this form: <u>Healthy Start Vitamins Request Form (Countywide) (office.com)</u>. For more information, click here: <u>Frequently asked questions (FAQ's)–Get help to buy food and milk (Healthy Start)</u>

To sign up, <u>apply online</u> or call Healthy Start on <u>0300 330 7010</u>.

Free Childcare

All 3 and 4 year olds and some 2 year olds are entitled to up to 15 hours of free early education and childcare over 38 weeks of the year. A working parent with a 3 and 4 year old may be entitled to another 15 hours of childcare. Some providers allow parents to stretch the childcare over more weeks by using fewer hours each week.

Further information can be found here:

Free childcare for 2 year olds: Free childcare - Kent County Council

free childcare for 3-4 year olds: Free childcare - Kent County Council

There are a number of other schemes available to help with childcare costs. To check your eligibility go to the <u>Childcare Choices website</u>.

Tax-Free Childcare (for those who are paying childcare costs)

If childcare is being paid for, the parent(s) may be entitled to help with the costs through 'Tax -Free Childcare'. More information can be found here: <u>Tax-Free Childcare - GOV.UK (www.gov.uk)</u>

Holiday Activities and Food (HAF) Programme

The HAF Programme offers families of children aged 4 to 16, who are eligible for benefits related free school meals (FSM), opportunities to access a range of free activities in the Easter, summer, and Christmas holidays. The programme runs for one week at Easter, four weeks over the summer and one

week at Christmas. Information about programmes running in each of the districts in Kent, can be found here: <u>HAF Programme - welcome information for families (theeducationpeople.org)</u>



School Age Children & Young People - Universal Support

• School Related Costs

School Uniform

Kent County Council cannot provide money to help you pay for a child's uniform.

Most schools in Kent ask children to wear school uniforms. Each school has its own uniform policy. The governing body of each school decides whether pupils should wear a uniform, in consultation with the headteacher, staff and parents.

The child's school may sell uniforms that have been used before at a reduced rate. Alternatively, the <u>Citizen's Advice Bureau</u> can offer advice and support on school costs including school clothing.

Local community Facebook and other social media pages can be helpful places to find free or more affordable used uniform items.

Free School Meals

If a child is in year R, year 1 or year 2 they are entitled to universal free school meals - all children in these year groups can get a free meal at school each day. However, if a child is eligible for Free School Meals please register using this link: <u>Online FSM Application (cloudforedu.org.uk)</u>. It will mean they will receive additional support, such as school holiday food vouchers, access to free holiday clubs and result in the child's school receiving £8,310.

If a child is in year 3 or above, is under 19 years of age and in full-time education, and the parent(s) receive certain benefits, they may be able to get free school meals for them. This is worth £440 a year per child, and meals can cater for cultural, dietary, and religious requirements. It will mean additional support can be provided, such as school holiday food vouchers, access to free holiday clubs and result in the child's school receiving £5,910-£8,310. New applications can be made here: <u>Online FSM Application</u> (cloudforedu.org.uk)

School Holiday Meal Vouchers

Families who are eligible for benefits-related free school meals will receive vouchers to feed their children during school holidays, which can be spent in supermarkets and local shops. A child's school can provide details of what arrangements they have in place for distributing these vouchers.

If a child gets universal free school meals because they are in year 2 or below, the child will need to be registered for free school meals to get vouchers during school holiday periods: <u>apply for benefits-related</u> <u>free school meals</u>

School Transport

A child in year R to year 11 can get free travel if they attend their nearest appropriate school and if they are:

- over 8 years old and live more than 3 miles from the school using the shortest available walking route.
- under 8 years old and live more than 2 miles from the school using the shortest available walking route.

More details and how to apply can be found here: Free school transport - Kent County Council

Subsidised passes are made available to schools, colleges and training providers for students aged 16+. More information is available here: <u>Post 16 transport policies - Kent County Council</u>

Funding for Activities/Equipment to Support Talents and Interests

Headstart Funding For young people: Talents and Interests grants are available for all 5 – 19 year old's in Kent to support them to access their hobbies or try something new. Up to £300 is available for an individual child/young person, and up to £1000 for a group application. Find out more here.

Moving Towards and Into Work - Universal Support



Although work isn't always the route out of poverty, it often can be - or can be the start of that route.

As well as universal support through the Job Centre, there's lots of local support to help people with developing skills, CV development and job searching. Please see the **District-specific pages** for information on local support to move towards and into work.

People who want to move towards or into work can see how this would impact on their income and whether being in work would improve their financial position by using the 'Entitledto' Better Off in Work Calculator: <u>better off calculation - Entitledto</u>

Keeping Yourself and/or Your Home Warm - Universal Support

Green Doctor - Kent and Medway Energy Advice Service offers free, impartial advice and support to help save energy, reduce bills, and live in a warmer, more comfortable home, including

- Identifying causes of heat loss in the home
- Helping identify and tackle damp or mould problems
- Offering useful tips for saving energy and water whilst ensuring the home stays safe and comfortable
- Installing small energy and water efficiency measures, such as draft excluders
- Supporting households to switch energy providers to save money
- Supporting households to access other support, such as emergency heating, government subsidies or grants, advice on energy or water debt.

This is the link to **find out more** and **Get Help Now** from Green Doctor: <u>Green Doctor, helping UK</u> residents stay warm, stay well, and save energy. - Groundwork

Energy Saving Network:

Energy Saving Network | For all your energy saving needs

Money Saving Expert advice on keeping warm this winter: <u>Heat the human not the home</u> (moneysavingexpert.com)

Energy Saving Trust's quick tips to save energy - take a look to see how much could be saved: <u>Quick tips</u> to save energy at home - Energy Saving Trust

Kent's libraries provide open and warm spaces that offer a range of free services including books, activities, ICT, WiFi, e-books/e-magazines/enewspapers.

Food and Cooking - Universal Support



'**One You Kent**' supports Kent residents with a whole host of health and lifestyle issues, including eating on a budget:

One You Kent | Kent Community Health NHS Foundation Trust (kentcht.nhs.uk)

Support from One You Kent Lifestyle Advisers can be accessed here: One You Kent - Kent County Council

Saving money on the food bill:

Simple changes can help save money:

- Plan meals and write a shopping list before going shopping
- Check what's already in the cupboard/fridge and what needs to be used up first
- Buy in bulk and share with a friend or separate a larger pack and freeze portions of meat, cheese or fish
- Cook in larger batches, so portions can be frozen and used at another time

Cheap doesn't have to mean less tasty. There are plenty of websites offering recipes for budget-friendly meals and using leftover ingredients. Check out <u>One You Easy Meals app</u> for inspiration and easy meal ideas and find ways to cut food waste at <u>www.lovefoodhatewaste.com</u>.

Recipes - Healthier Families - NHS (www.nhs.uk)

Transport Costs - Universal Support



School Transport

• Free School Transport

A child in year R to year 11 can get free travel if they attend their nearest appropriate school and if they are:

- over 8 years old and live more than 3 miles from the school using the shortest available walking route.
- under 8 years old and live more than 2 miles from the school using the shortest available walking route.

More details and how to apply can be found here: Free school transport - Kent County Council

Subsidised passes are made available to schools, colleges and training providers for students aged 16+. More information is available here: <u>Post 16 transport policies - Kent County Council</u>

• KCC Travel Saver

The **KCC Travel Saver** is a bus pass that can save parents and pupils up to 50% on the cost of travel to and from school. To apply you must be:

- a resident of Kent (whose household pays Council Tax to a Kent district/borough Council
- at school in years 7 to 11, whether they go to school in or outside of Kent.

The pass is £450 per year, which can be paid in installments.

Free school meals passes are for children who are eligible for free school meals. Just select this option when applying. No other information is needed and the team can check eligibility.

The cost of a free school meals pass is £120 and this can be paid in monthly installments.

Free passes are available for:

- young carers
- children in care
- care leavers.

For households with 3 or more children, **pay for 2 full price passes and get the 3rd and other additional passes for free**. That means 2, 3 or 4 full year passes would cost £900, or £910 if paying by instalments.

This offer is not available if any of the passes are lower cost or free passes.

For information or to apply for any of the above passes, please use this link here: <u>Cost of KCC Travel</u> <u>Saver - Kent County Council</u>

Help with getting to NHS appointments

Patient Transport is a service provided by G4S on behalf of the NHS Integrated Care Board for Kent and Medway. It is designed to support patients with medical or physical conditions which prevent them from using public transport, getting a lift, or driving themselves to and from NHS appointments. Patient Transport is a vital resource for those that need it.

Further information on Patient Transport, including how to book, can be found here:

G4S Patient Transport Service, in partnership with the NHS in Kent and Medway (km-pts.co.uk)

Community Transport Schemes

Community transport provides access to a bus or car service for those who can't access public transport. Details of Community Transport schemes can be found here:

Community transport - Kent County Council

Bus Fare Cap January to March 2023

As a result of Government funding, a bus fare cap of £2 per journey will be in place from January to March 2023 to help passengers with travel costs for work, education, shopping and medical treatments over the winter months while they are facing pressures from the rising cost of living.

Emotional Wellbeing and Mental Health - Universal Support



Worrying about money and being cold and hungry can all impact upon our emotional wellbeing and mental health. There's lots of support for those who feel their mental health is being impacted by money worries:

Using this tool - Mind

Mental Health Helpline for Urgent Help - NHS (www.nhs.uk)

Release the pressure - Kent County Council

Support if debt is affecting your mental health - Kent County Council

Get mental health help now - Kent County Council

Safe Havens in Kent and Medway :: NHS Kent and Medway (kentandmedwayccg.nhs.uk)

Welcome | Live Well Kent

Samaritans Helpline: 116 123 Monday to Sunday at any time. Calls are free from mobiles and landlines.

District Support



Note: The 'District Support' sections of this guide focus on Help with Hardship only. For other types of support, please refer to the Area Partnership Bulletins:

South Kent Partnership Bulletin: South Kent Partnership Bulletin (office.com)

East Kent Partnership Bulletin: East Kent Partnership Bulletin October 2022

Ashford District - Help with Hardship

• Ashford Foodbanks:

Ashford foodbanks and other essential supplies:

Map showing the location of food banks in the borough of Ashford.

• Ashford Advice with debts and mortgage arrears:

How and where to get advice if you are experiencing any problems with debt, such as credit card or mortgage arrears. (ashford.gov.uk)

• Ashford 'Here to Help' campaign:

Find help and support with food, finances, wellbeing and volunteering from organisations in the borough of Ashford.

• Ashford Borough Council have lots of useful advice, information and sources of help on their website:

https://www.ashford.gov.uk/coronavirus-covid-19/here-to-help-campaign/

Ashford Money Management Support:

Money Works is a money management programme from Live Well Kent and West Kent Mind for anyone in West Kent, Maidstone & Mid Kent, **Ashford** and the Canterbury & Coastal area who needs help

managing their money better. It's tailored to the individual persons' needs and is a weekly telephone service delivered by trained experts.

Money Works - West Kent Mind

Canterbury District - Help with Hardship

- <u>Canterbury Food Bank</u> During the Coronavirus emergency, food parcels will be distributed directly to clients via the agencies that usually issue the vouchers. Clients need to contact the agency that issued their voucher to obtain the food. 01227 936450
- <u>Canterbury Baptist Church</u> Hub Café / Community Fridge The Hub Cafe is closed but the Community Fridge is OPEN with food parcels available by delivery on a pay as you can afford basis. Community fridge are providing fresh food supplies to families who are vulnerable or just self-isolating and can't get out or get deliveries. <u>office@canterburybaptistchurch.org.uk</u> or 01227 456204.
- <u>Canterbury Salvation Army</u> are distributing food in Canterbury and fresh produce if and when available. They have a limited stock of nappies and wipes Please ring/email ahead as early as you can to give notice. They are able to offer a food delivery on a Tuesday and a Friday.
- The Toddler Bank (Canterbury Salvation Army) is a chance to pick up new and used good quality baby equipment, children's clothing (0-8 years) and toys and games, for free. They are open term time on Fridays between 10am and 12pm, in their building on Whitehorse Lane.
 Occasionally this will change, so please check their Facebook page for updates. Please continue to submit requests either through Facebook or by calling 01227 472781 and they will arrange collection points on an individual basis as required.
- **Canterbury City Council** have lots of useful advice, information and sources of help on their website: <u>Benefits and support | Canterbury City Council</u>
- Money Management Support

Money Works is a money management programme from Live Well Kent and West Kent Mind for anyone in West Kent, Maidstone & Mid Kent, Ashford and the **Canterbury** & Coastal area who needs help managing their money better. It's tailored to the individual persons' needs and is a weekly telephone service delivered by trained experts.

Money Works - West Kent Mind

• Canterbury Debt Advice

<u>Canterbury Debt Advice Centre</u> provides a free, confidential, face-to-face service to those who are having difficulties with money. We are run by volunteers and members of The City Church. All advisers are fully trained to offer advice and provide a debt management plan for you.

Dartford District - Help with Hardship

Dartford Borough Council have lots of useful advice, information and sources of help on their website:

Money management – Dartford Borough Council

Debt advice – Dartford Borough Council

Energy saving options in your home – Dartford Borough Council

Dover District - Help with Hardship

- Fuel debt advice: <u>Search (dover.gov.uk)</u>
- **Rent** what to do if you're falling behind with your rent: <u>Money troubles? (dover.gov.uk)</u>
- **Housing** see Dover District council's website for lots of helpful information and advice, including for those who are privately renting or on low income, and how to apply for Discretionary Housing Payments: <u>Housing (dover.gov.uk)</u>
- **Dover District Council** have lots of useful advice, information and sources of help on their website:

Search (dover.gov.uk)

Energy Advice (dover.gov.uk)

Stay well this winter (dover.gov.uk)

Folkestone and Hythe District - Help with Hardship

• Help with finances:

Help and support with your finances - Folkestone & Hythe District Council (folkestone-hythe.gov.uk)

Food banks and community support:

District Food Network - Folkestone & Hythe District Council (folkestone - hythe.gov.uk)

Gravesham District - Help with Hardship

• Gravesham Borough Council have lots of useful advice, information and sources of help on their website:

<u>Struggling with the cost of living? Help is here if you need it – Gravesham Borough Council</u>

Maidstone District - Help with Hardship

• Maidstone Borough Council have lots of useful advice, information and sources of help on their website:

Cost of living advice and support | Maidstone Borough Council

• Maidstone Money Management Support:

Money Works is a money management programme from Live Well Kent and West Kent Mind for anyone in West Kent, Maidstone & Mid Kent, Ashford and the Canterbury & Coastal area who needs help managing their money better. It's tailored to the individual persons' needs and is a weekly telephone service delivered by trained experts.

Money Works - West Kent Mind

Sevenoaks District - Help with Hardship

• Sevenoaks District Council have lots of useful advice, information and sources of help on their website:

Help with the cost of living | Sevenoaks District Council

• Sevenoaks Money Management Support:

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Money Works - West Kent Mind

Swale District - Help with Hardship

• Swale Borough Council have lots of useful advice, information and sources of help on their website:

Latest News - Help with food, gas, electric and water available for Swale residents

Saving Energy at Home (swale.gov.uk)

Fuel & Water Home Adviser (children-families.org)

Thanet District - Help with Hardship

• Thanet District Council have lots of useful advice, information and sources of help on their website:

Energy in the Home - Thanet

Having difficulty paying your Council Tax? - Thanet

• Thanet Food Banks:

Family Food Bank - Thanet - Food Bank Collection Points:

Millmead Children Centre - Dane Valley Road, Margate, CT9 3RU. Tel: 01843 280555 FAMILIES ONLY

Six Bells Children Centre - 201 High Street, Margate, CT9 1WH. Tel: 03000 411666 FAMILIES ONLY

Cliftonville Children Centre - 26 St Pauls Road, Cliftonville, CT9 2DB. Tel: 03000 421129 FAMILIES ONLY

Priory Children Centre - Cannon Road, Ramsgate, CT11 5SQ. Tel: 03000 411041 FAMILIES ONLY (Mon, Tues, Wed, Fri)

Newlands Children Centre - Dumpton Lane, Ramsgate, CT11 7AJ. Tel: 03000 411042 FAMILIES ONLY

Quarter Deck Youth Centre - Zion Place, Margate, CT9 1RP. Tel: 01843 292927

Pie Factory Music Group - Ramsgate youth Centre, High Street St Lawrence, CT11 0QG. Tel: 07514 641142 (Mon-Fri 9.30-15.30)

Thanet Social Services - Tel: 03000 414141

Thanet District Council - household support services - Partners can now refer households in need to this new and limited support by using the links provided below.

- Fuel Payment Vouchers £50 Vouchers available for homeowners and tenants with a prepayment meter who are struggling with energy bills
 https://south.greendoctors.org.uk/. Complete the "register for a phone consultation" form. This will then ask if you need a voucher" or phone 0800-233-5255. To be eligible households must be earning below £30,000, be aged 16 or over, live in Kent, have no savings or support from other sources.
- Crisis Support For other items of support food vouchers, temporary heaters, personal items such as warm clothing, bedding, curtains, electric blankets and replacement cooking equipment use the following link and state the support required. <u>Fuel Crisis Support Winter 2022</u>
- *Mortgage and rent arrears financial support* Support for private rented tenants and homeowners who have fallen into rent and mortgage arrears as a result of COVID-19. Contact the Housing Options team on 01843 577377 or email <u>LLO@thanet.gov.uk</u>

- *Improvements to the home* To access to grants for insulation and heating, advice on getting the house warmer and information on reducing bills and utility advice complete the online referral form <u>TDC Home Energy Service</u> or call 01843 577400.
- Thanet District Council will be announcing more funds that can help Thanet's householders. You can also contact directly to discuss support for specific clients: Eve Lockton-Goddard, Home Energy Officer, eve.lockton-goddard@thanet.gov.uk 01843 577400.

HOPE - is a Thanet organisation that can support Young People and their families with many issues facing them particularly filling in forms for things such as benefits. See more details for this service here: <u>HOPE (Helping Others Powers Encouragement) - Thanet Support</u>

Tonbridge and Malling District

• **Tonbridge and Malling Borough Council** have lots of useful advice, information and sources of help on their website:

<u>Cost of living support – Tonbridge and Malling Borough Council (tmbc.gov.uk)</u>

• West Kent Money Management Support:

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Money Works - West Kent Mind

Tunbridge Wells District

• **Tunbridge Wells Borough Council** have lots of useful advice, information and sources of help on their website:

Problems paying (tunbridgewells.gov.uk)

Energy advice (tunbridge wells.gov.uk)

• West Kent Money Management Support:

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Money Works - West Kent Mind

Contact Us!

Something Broken? Got something to add?

If any of the links are not working, if you think any of the information is incorrect, or if you have useful information to include in this guide, please contact your Area Partnership Manager:

South Kent: Ashford, Dover and Folkestone and Hythe - jayne.hagues@kent.gov.uk

East Kent: Canterbury and Thanet - jenny.hanna@kent.gov.uk

North Kent: Dartford Gravesham and Swale - colin.green@kent.gov.uk

West Kent: Maidstone, Sevenoaks, Tonbridge and Malling and Tunbridge Wells - <u>amtul.uzma@kent.gov.uk</u>

