

Cost of Living Support Information

Many people are wondering how to cope with the rising cost of living, how to stay warm without getting into debt, how to eat healthily and pay essential bills when running a home and have enough funds to live on.

If this is you, please use this guide about advice and support. If you would like assistance and support to help you find the right advice and information for you, please call bpha on 0330 100 0272 and ask to be referred to our Money Advice Team. The Team is there to give you free, impartial and non-judgemental advice, whatever your circumstances.

Challenge	What help to get	Where to get help
Can't afford essential spending, such as rent, fuel, council tax	Benefit advice, debt advice, hardship help advice	bpha Money Advice; Citizens Advice Bureau, or use bpha's benefit calculator which can be found at betteroffcalculator.co.uk/calculator/new/step1
Unaffordable debt payments	Debt advice; hardship grants	bpha Money Advice; Citizens Advice Bureau; National Debtline
No money for food	Foodbank; local community larder projects.	Contact bpha Money Advice or Citizens Advice Bureau; check online for community larders in your area
Can't afford essential household goods	Hardship help and grants	Local Welfare Provision from local authority; grants search http://www.turn2us.org.uk ; local charities not listed on turn2us.
Can't afford energy bills	Ensure you have claimed council tax energy rebate if eligible; claim the household support grants from the local authority. Apply for grants scheme like Warm Home Discount from your electricity supplier.	Contact your local authority's local taxation office about the council tax energy rebate. Contact the council's customer service team about household support grants usually provided in autumn/winter. Contact your supplier about Warm Home Discount.
Managing energy bills effectively	Check if there are cheaper payment methods like direct debit; provide meter readings so bills aren't estimated.	Contact your supplier for more information. Helpful tips also available at the OFGEM (the energy regulator) website; and at moneysavingexpert.com



Useful contact details

Area where you live

Find your local authority www.gov.uk/find-local-council

Money Advice/ debt/budgeting/benefits/grants

bpha Money Advice Team: moneyadviceteam@bpha.org.uk 0330 100 0272

Citizens Advice Bureau www.citizensadvice.org.uk 0808 223 1133

National Debt line www.nationaldebt.org 0808 808 4000

Turn2us www.turn2us.org.uk 0808 802 2000

Money saving expert www.moneysavingexpert.com

Advice about many money matters www.moneyhelper.org.uk 08000 113 797

Crisis or financial hardship. Apply for Cambridge Financial Assistance Scheme - visit Making Money Count website.

Energy Support

Warm Home Discount www.gov.uk/the-warm-home-discount-scheme

National Fuel Poverty Charity NEA www.nea.org.uk 0800 3047159

Energy Saving Trust energysavingtrust.org.uk 0800 444 202

OFGEM www.ofgem.gov.uk 0207 901 7000

Home Improvement Agency CHIA www.findmyhia.org.uk

Warm Hubs

Stay warm and meet for coffee with neighbours – check your local authority website or www.warmwelcome.uk

Help with Food

The Trussell Trust: find a foodbank www.trusselltrust.org/get-help/find-a-foodbank
01722580180

6 Tips for Eating Healthy on a Budget: www.cdc.gov/diabetes/healthy-eating-budget.html

19 Clever Ways to Eat Healthy on a Tight Budget: www.healthline.com/nutrition/19-ways-to-eat-healthy-on-a-budget

Mental health support

Cambridge and Peterborough Adult Mental Health: www.keep-your-head.com

National Debt Line: nationaldebtline.org/fact-sheet-library/debt-and-mental-health

Mind: www.mind.org.uk/information-support/tips-for-everyday-living/money-and-mental-health

For additional information please visit bpha's Money Advice webpages at www.bpha.org.uk/homeownership/money-matters