



COST OF LIVING ADVICE

from Steve Reed MP



A KEEP AND SHARE GUIDE

ENERGY AND HOUSEHOLD BILLS



Energy Saving Trust

Energy Saving Trust is an independent organisation working to address the climate emergency. They are a respected and trusted voice on energy efficiency and help householders make better energy choices.

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



Money Saving Boiler Challenge

The Money Saving Boiler Challenge from Nesta can help you save cash with a change to your boiler settings.

<https://moneysavingboilerchallenge.com/>



Discretionary Housing Payments

Discretionary Housing Payments are made towards housing costs where a person receives Housing Benefit or the housing element of Universal Credit and they need help with: a shortfall in rent, an advance in rent or a deposit, removal costs, or rent arrears.

<https://www.croydon.gov.uk/benefits/financial-hardship/discretionary-housing-payments>



Council Tax Discounts, Exemptions & Reductions

There are various discounts, exemptions and reductions that you can use to reduce your council tax, including if you are a sole occupier, have a disability, are a care leaver, on low income or benefits, or a full time student.

<https://www.croydon.gov.uk/council-tax/get-money-your-bill>



Heat the Human, Not the Home

Heat the Human, Not the Home from Money Saving Expert lists some useful tips for how to keep yourself warm without having to turn the heating on.

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



British Gas Energy Trust

An independent charitable trust funded by British Gas to help families struggling with money and energy debt. They provide free support to make sure you're getting the support and benefits you're entitled to and run a direct access energy debt programme.

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



Railcards

There are several different railcards available. They usually cut a third off the bill and most cost £30 a year.

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



Pension Credit

Pension Credit is a tax-free means-tested benefit aimed at retired people on low incomes. If eligible you could be entitled to access other benefits such as council tax discounts and free TV licences for the over-75s. Around 850,000 eligible households aren't claiming this benefit which they are entitled to.

<https://www.gov.uk/pension-credit>



Entitledto

Entitledto helps people determine what they can claim from national and local government via their self-serve calculators. They provide a reliable estimate of benefit entitlements based on their in-depth knowledge of the UK's social security system.

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



Marriage Tax Allowance

You can benefit from Marriage Allowance if all the following apply: you're married or in a civil partnership; you do not pay Income Tax or your income is below your Personal Allowance (usually £12,570); and, your partner pays Income Tax at the basic rate, which usually means their income is between £12,571 and £50,270, before they receive Marriage Allowance.

<https://www.gov.uk/marriage-allowance>



Thames Water Help Schemes

Thames Water have schemes to reduce water bills on some low-income households, households with large families and those who have a water-dependent medical condition. They consider households earning below £16,480, or below £20,111 in London boroughs, to be on a low income.

<https://www.thameswater.co.uk/help/account-and-billing/financial-support>



Tax Relief for Employees

You may be able to claim tax relief if you use your own money for things you must buy for your job and you only use these things for work. There are several different tax relief schemes available - <https://www.gov.uk/tax-relief-for-employees> - If you ever work from home you can also claim some tax relief, on <https://www.gov.uk/tax-relief-for-employees/working-at-home>



FOOD, HEALTH AND CARE

Better Health, Healthier Families

A website dedicated to help you and your family eat better and move more.

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



NHS Help to Quit Smoking

Help and support to quit smoking.

<https://www.nhs.uk/better-health/quit-smoking/>



CHILDREN AND FAMILIES

Gamcare

GamCare is the leading provider of information, advice and support for anyone affected by gambling harms. They operate the National Gambling Helpline, provide treatment for anyone who is harmed by gambling, create awareness about safer gambling and treatment, and encourage an effective approach to safer gambling within the gambling industry.

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



Samaritans

Offering a safe place for you to talk any time you like, in your own way - about whatever's getting to you.

- Phone: 116 123 - free to call
- Email: jo@samaritans.org

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



Shelter

If you are having problems with your housing, or if you are homeless, Shelter can give you practical advice and support.

- Phone: 0300 330 1234
- Email: info@shelter.org.uk

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



Iceland Voucher Scheme

Eligible pensioners are able to claim a £30 voucher to help with the cost of food. To claim the £30 voucher, please call 0800 098 7877 from 9am to 5pm, Monday to Friday.

<https://www.moneysavingexpert.com/news/2022/08/iceland-is-giving-away-free-p30-food-vouchers-to-pensioners-to-h/>



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 money on it that you can use in some UK shops to buy items such as: milk; fresh, frozen, and tinned fruit and vegetables; instant formula milk; Healthy Start vitamins.

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



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>



Homestart

Home-Start Croydon is a voluntary organisation committed to promoting the welfare of families with at least one child under five years of age. They support parents in their own homes with trained volunteers - <https://croydon-homestart.co.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. You can get Tax-Free Childcare at the same time as 30 hours free childcare if you're eligible for both.

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



Free School Meals

Find out if you are eligible for help with uniform costs, and if your child is eligible for free school meals.

<https://www.croydon.gov.uk/schools-and-education/schools/free-school-meals-and-help-uniform-costs>



UK DEBT SPECIALIST CHARITIES

Christians Against Poverty (CAP)

Christians Against Poverty provides free debt help and local community groups across the UK. Their free services, run with local churches, provide practical and emotional support. <https://capuk.org/>



MoneyHelper

MoneyHelper is here to help, so you can move on with life. Here to cut through the jargon and complexity, explain what you need to do and how you can do it. Here to put you in control, with free, impartial help that's quick to find, easy to use and backed by government. Phone: 0800 071 3797. <https://www.moneyhelper.org.uk/en>



Money Saving Expert

For hints, tips and guides on all money related activities. Tips on how to spend less and make the most of any deals and offers. <https://www.moneysavingexpert.com/>



Step Change Debt Charity

Step Change has helped hundreds of thousands of people a year to deal with their debt problems. With nearly 30 years' experience they can provide the advice and support people need to achieve long-term financial control. <https://www.stepchange.org/>



Turn2Us

Turn2Us is a national charity providing practical help to people who are struggling financially. They have a Benefits Calculator, which takes less than 10 minutes to complete and it will tell you which means-tested benefits you may be entitled to, a Grant Search and a Helpline. <https://www.turn2us.org.uk/>

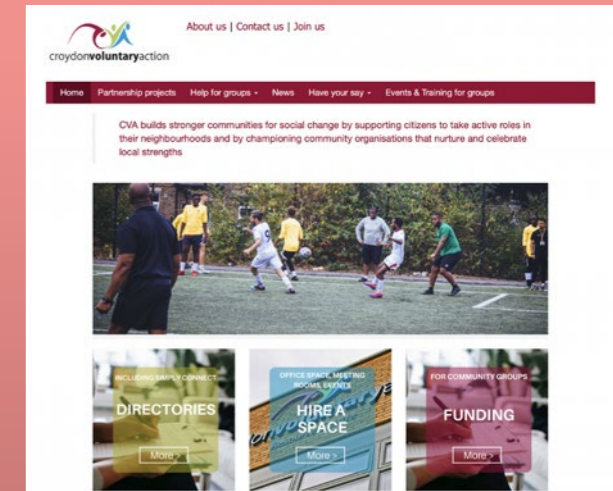


Citizens Advice

Citizens Advice gives people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem. The national charity and network of local charities offer confidential advice online, over the phone, and in person, for free. <https://www.citizensadvice.org.uk/>



LOCAL ORGANISATIONS



Croydon Voluntary Action

CVA builds stronger communities for social change by supporting citizens to take active roles in their neighbourhoods and by championing community organisations that nurture and celebrate local strengths. Their website is an excellent source of information and resources.

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



Law Centre

Free legal advice on issues such as debt, housing, employment and immigration. Call 0208 767 2777, visit www.swllc.org, or call for debt help: 0208 667 9252. Located at 5th Floor, Davis House, Robert Street, Croydon CR0 1QQ.

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



Croydon Healthy Homes

Croydon Healthy Homes is Croydon Council's free energy advice service aimed at Croydon residents on low incomes, and those more vulnerable to the effects of living in a cold home (especially families with young children, older residents, and residents with pre-existing medical conditions).

<https://www.croydon.gov.uk/environment/sustainable-development/energy/croydon-healthy-homes>





COUNCIL SERVICES

Rubbish collection

Report a missed collection or other issues with your rubbish collection online.

<https://service.croydon.gov.uk/wasteservices/w/webpage/bin-day-enter-address>



Fly-tipping and vandalism

Report fly-tips, vandalism and other problems by downloading the Love Clean Streets app to your smartphone or calling the Council's environmental team on 020 8726 6200.

<https://www.croydon.gov.uk/environment/how-report-environmental-problem/report-environmental-problem>



Antisocial behaviour

A list of resources and contact details for reporting antisocial behaviour.

<https://www.croydon.gov.uk/community-and-safety/safety/crime-and-antisocial-behaviour/antisocial-behaviour>



Noise nuisance

If you are experiencing noise nuisance, you can report it online or email the Council's pollution team at pollution@croydon.gov.uk.

<https://www.croydon.gov.uk/environment/noise-pollution-and-air-quality/noise>



Planning

Make a planning application, comment or object to a planning application or report a suspected breach of planning regulations.

<https://www.croydon.gov.uk/planning-and-regeneration/planning>



Licensing

Report licensing concerns to the Council's licensing team by writing a letter or sending an email to licensing@croydon.gov.uk.

<https://www.croydon.gov.uk/business-licences-and-tenders/licences-permits-and-registrations/current-licensing-applications>



Parking

Report a parking offence, apply for or renew a parking permit or appeal a parking fine.

<https://www.croydon.gov.uk/parking-streets-and-transport/parking>





FOODBANKS

The Lois Project & Feed One Teach One

Provide food to individuals and families in need of groceries and meals. If you are in need of support with food supplies, send an email to theloisproject@gmail.com

Friday Soup Kitchen

Provides 125 hot-packed meals cooked by a local restaurant, every Friday between 7-8pm. Located at Croydon Mosque, 525 London Road, Thornton Heath CR7 6AR. For more information please text Ashtaq at **07951 069211**.

South Norwood Baptist Foodbank

Every Saturday morning between 10am-12pm, located at South Norwood Baptist Church, 2 Oliver Avenue, SE25 6TY. For more information, email southnorwoodbaptistfoodbank@gmail.com or call **07513 168755**.

Alive Community Centre Foodbank

Every Saturday between 1-2pm, located at Elim Pentecostal Church, Mersham Road, Thornton Heath CR7 8NP. For more information, contact Matilda on **07949 489075**.

Alhidaya Soup Kitchen

Every Saturday between 5-7pm, located at Alhidaya Croydon, 177 Brigstock Road, Thornton Heath CR7 7JP. For more information, call **0757 211 6952** or email alhidayacroydon@gmail.com

DGC Joseph Storehouse Foodbank

Every Sunday between 10am-12pm, located at 280 Brigstock Road, Thornton Heath CR7 7JE

BMCA Queens Community Centre

Delivers food parcels in the Bensham Manor area every Sunday between 12-1pm. Located at 1 Turner Crescent, Croydon CR0 2NP. For more information, call **07956 548707** or email queens.hall2019@outlook.com