

# Cost of living

The cost of living crisis is having an impact on everyday life. Your finances may be overstretched; you may be worrying about how to put food on the table and your wellbeing may be affected.

In this leaflet, we offer a variety of information and resources that you may find helpful during this difficult time.

## Turn2Us website



There are many grants out there you may not know about. To search for grants that you may be eligible for, you can use an easy tool on the Turn2Us website:

[Search for charitable and educational grants - Turn2us](#)  
0808 802 2000, 9.00 am - 5.00 pm Mondays-Fridays

Some energy providers have their own grant scheme in place. You can ask your supplier if they have a scheme and what the criteria is for claiming a grant. Turn2Us also has other useful links:

[Struggling with Energy and Water Schemes - Turn2us](#)

[Turn2us Benefits Calculator](#)

## Struggling to pay



If you are struggling with your rent, it is important you keep talking to us. We are here to help. You can contact your Rent Income Officer directly:

Paul Alderson / Jan Lewis - **01689 889700**  
paulalderson@kenistonha.co.uk janlewis@kenistonha.co.uk

If you are worried about any debt, you can contact the **StepChange** Debt Charity for advice:



<https://www.stepchange.org/how-we-help/rising-cost-of-living.aspx>

Phone: 0800 138 1111

## Health & wellbeing

During this potentially stressful time, it is important to look after your mental health. You can find support here:

@Samaritans | 116 123 day or night, 365 days a year.  
Email: jo@samaritans.org Web: [www.samaritans.org](http://www.samaritans.org)

@Mind Charity | 0300 123 3393  
Email: info@mind.org.uk Web: [www.mind.org.uk](http://www.mind.org.uk)



## Food banks

You may find yourself in need of supplies and may want to seek assistance from a local food bank. To get help, you may need to be allocated a voucher. Please check with your local food bank. You can also ask your Rent Income Officer about this, as they sometimes have a limited amount of vouchers to allocate based on need.

### Food Bank main contact numbers

-  @ Bromley | 0800 920 2324  
[www.bromleyborough.foodbank.org.uk](http://www.bromleyborough.foodbank.org.uk)
-  @ Bexley | 07932 431 350  
[www.bexley.foodbank.org.uk](http://www.bexley.foodbank.org.uk)
-  @ Islington | 07753 222 755  
[www.islington.foodbank.org.uk](http://www.islington.foodbank.org.uk)
-  @ Croydon | 0208 686 5664  
[www.croydon.foodbank.org.uk](http://www.croydon.foodbank.org.uk)
-  @ Brixton | 07722 121 108  
[www.norwoodbrixton.foodbank.org.uk](http://www.norwoodbrixton.foodbank.org.uk)
-  @ Horsham | 0300 124 0204  
[www.horshamdistrict.foodbank.org.uk](http://www.horshamdistrict.foodbank.org.uk)
-  @ Southwark | 0207 732 0007  
[www.southwark.foodbank.org.uk](http://www.southwark.foodbank.org.uk)



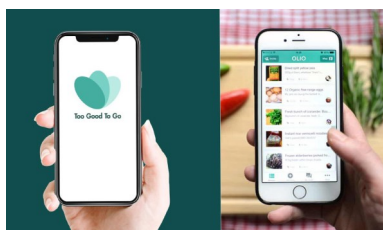
**To search for other food banks, you can use the Trussell Trust website:**  
[Find a Food Bank - The Trussell Trust](#)

There are also other useful resources on their website.

## Zero food waste



Globally, more than a third of food is wasted. Food waste is responsible for 10% of greenhouse gases, and we use a landmass the size of China to produce food we end up throwing away. There are apps you can use to access discounted food from retailers nationwide.



### Too good to go app

Their anti-food waste app lets you rescue delicious, unsold food from businesses to save it from going to waste. Search for nearby participating retailers and reserve your magic bag. Then simply go along at the time specified to collect it.



### Karma app

Karma is another food rescue app that allows retailers to sell their surplus food to consumers at a lower price. It works in a similar way.

**You can download the apps on your mobile device and once registered, can start searching for discounted food in your area.**

## Help from the Government



Government assistance is updated each financial year. For the latest information including eligibility and dates of payments please refer to the Government website below: [https://www.gov.uk/guidance/cost-of-living-payment?qclid=CjwKCAjw3ueiBhBmEiwA4BhspIQjpn-6oebELHSySNG4-B1NTjicBJLWnZE8zIqt6nN3IteXwO3TExo-CxC8QAvD\\_BwE&qclsrc=aw.ds](https://www.gov.uk/guidance/cost-of-living-payment?qclid=CjwKCAjw3ueiBhBmEiwA4BhspIQjpn-6oebELHSySNG4-B1NTjicBJLWnZE8zIqt6nN3IteXwO3TExo-CxC8QAvD_BwE&qclsrc=aw.ds)

The Government also has an online tool to help people check the benefits and financial support they might be able to apply for.

[www.gov.uk/check-benefits-financial-support](http://www.gov.uk/check-benefits-financial-support)

When using the tool, you answer up to 10 questions to find out what support is available. The results page lists the possibilities, with links to more information.

## Help from your Council



Your local council might help you pay for things like:

- your energy and water bills
- food
- essential items - for example, clothes or an oven

This help is known as 'Welfare Assistance' or the 'Household Support Fund'. Each council runs their own scheme. The help they offer and who can get it varies. Ask your local council if they run a Welfare Assistance or Household Support Fund scheme. You don't have to be getting benefits to get help from your local council. If you do get benefits, they won't be affected if you start getting money from a Welfare Assistance or Household Support Fund scheme.

## Energy prices



Martin Lewis hosts a website full of helpful advice and information on wide range of topics. You may often see him on morning TV highlighting current money saving issues. He has a full page full of information about the Energy Price Cap and Energy Price Guarantee. Find it here: <https://www.moneysavingexpert.com/utilities/what-is-the-energy-price-cap/>

## Mould prevention

Due to increasing energy costs, the way we use our homes may have changed..

- Less likely to use the heating to maintain a consistent temperature in the home.
- More likely to dry clothes naturally indoors instead of using a tumble dryer.
- May keep windows closed to maintain the heat within the home.
- May take showers instead of baths.



All of these changes are a contributing factor to increased levels of moisture and condensation in the home. If left unmanaged, this can lead to mould growth issues on cold surfaces such as window frames and external walls.

If you begin to experience such conditions, it is important that mould growth is managed. Unchecked mould growth in the most serious of cases can cause a hazard to health. If you do experience such conditions and find it's unmanageable, please do not hesitate to contact us for further advice and refer to our information leaflet '**Preventing mould**'.



# Info & resources

## Citizen's Advice Bureau - cost checker

[www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/check-how-much-your-electrical-appliances-cost-to-use](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/check-how-much-your-electrical-appliances-cost-to-use)






Use their calculator to help you understand:

- how much money your appliances cost to use
- which appliances are costing you the most money

You can add and compare as many appliances as you want.


## Keeping in contact

You can keep in contact with us by phone, email or online via our social media pages. Our office is open for pre-booked appointments only.

-  Keniston routine and emergency repairs
-  Kelsey Thorogood & Natalie Marchant (Housing Officers)
-  Andrea Spittle & Susan Rimmer (Housing Officers)
-  Paul Alderson (Rent Income Officer)
-  Jan Lewis (Rent Income Officer)

**Call 01689 889700 during office hours Monday – Friday  
9.00am-12.30pm / 1.30pm-5.00pm**

To pay your rent, you can also contact Allpay directly or you can pay online or via the app on a smartphone:-

-  0330 041 6497
- @ allpayments.net
- @ allpay.net/app



We have published other information leaflets that may be useful to you. These are available to view on our website and will be updated as and when we receive new information. <https://www.kenistonha.co.uk/about-us/our-policies/information-leaflets/>

If you require anything else please e-mail [enquiries@kenistonha.co.uk](mailto:enquiries@kenistonha.co.uk)

You can find us through a variety of ways online. Please visit our website [www.kenistonha.co.uk](http://www.kenistonha.co.uk) where you will find lots of general information and help for residents. You will also find us on social media, just search Keniston Housing.



## Other support numbers

-  @ AgeUk | **0800 169 6565** free advice line 8am to 7pm 365 days a year.
-  @ The Silver Line UK | **0800 470 8090** free helpline providing information and friendship to older people, open 24 hours a day, every day.
-  @ Mind Charity | **0300 123 3393**
-  @ Scope | **0808 800 3333** disability equality charity
-  @ Independent age | **0800 319 6789** providing befriending services
-  @ Royal Voluntary Service | **0845 608 0122** for help, advice and support
-  @ Friends of the elderly | **0330 332 1110** for year-round support
-  @ Contact the elderly | **0800 716 543** tackling loneliness and social isolation
-  @ Sense | **0300 330 9256** or **020 7520 0972**. Textphone: **0300 330 9256** or **020 7520 0972** support on deaf / blindness
-  @ Samaritans | **116 123** day or night, 365 days a year. Email them at [jo@samaritans.org](mailto:jo@samaritans.org)