

Here for you

A guide to the support that might be available to help you.

We know it is a difficult time for everyone with the rise in the cost of living. In this leaflet you can find useful websites, organisations and advice to help you with rising costs. There's support available both locally and nationally for a wide range of issues.

Help for families over the summer holiday

School holiday arrangements

Kent County Council (KCC) is working with schools to make sure that families who are eligible for benefits-related free school meals will receive vouchers to feed their children during school holidays. You'll get a £10 voucher per eligible child, which can be spent in supermarkets and local shops.

If your child gets free school meals because they are in year 2 or below, you will still need to [apply for benefits-related free school meals](#) to get vouchers during the October break.

Contact your child's school if you are unsure what arrangements are being put in place for your family.

Free summer bus travel

The new '[Bus About Kent](#)' pass is available to families who receive benefits-related free school meals and allows up to 4 family members to travel by bus for free from 23 July to 31 August 2023 inclusive.

Free childcare for three or four-year-olds

Eligible working families in England with 3 and 4 year old children can receive 30 hours of free childcare a week. [Visit Childcare Choices for more information](#)

Families who have 2 year old children and are on certain benefits can get 15 hours of free childcare a week. All families with children aged 3 and 4 can also access 15 hours of free childcare a week. [Visit Childcare Choices for more information](#)

Kids eat free over the summer holidays

- **Asda Café:** Children can eat a meal for £1 every day of the week. No minimum spend required. Adults can also buy a half price meal from 3pm daily.
- **Beefeater and Brewers Fayre:** Up to two children under 16 can eat a 'free' breakfast when an adult buys an unlimited cooked breakfast costing £9.99-£10.50. Valid daily during breakfast hours.
- **M&S Café:** Children eat for free when an adult spends £5 in café on weekdays. Includes main, side, fruit and drink.

Keeping it local

- **Visit your local leisure centre:** The Sevenoaks District has a variety of sports and leisure facilities, including its leisure centres in Edenbridge, Sevenoaks and Swanley, which offer concessionary memberships. For further details visit <https://www.everyoneactive.com/centre/>.
- **Family Fun Days: Sevenoaks District's Council's 'Free' Family Fun Days** provide action-packed activities over the school summer holidays, including crafts, games, sports, face-painting and more in a friendly and safe environment. There's no need to book, simply turn up and have fun. Children must be supervised by a parent or guardian at all times. Activities are provided for children under the age of 12. Further details can be found at [Family Fun Days](#)
- **Days out:** Sevenoaks District has a wealth of events and places to visit over the summer. Get inspired by visiting www.visitsevenoaks.co.uk

KCC: House Hold Support Fund Round 4 – Summer Voucher Scheme

The Summer Voucher scheme is open for applications from 12pm Tuesday 1 August 2023. The scheme will close on Thursday 14 September 2023. There is a limited amount of funding available for this scheme and funds will be distributed on a first come, first served basis, with only one award per household. If successful, support will be provided in the form of a £100 voucher to be used to pay for food costs within the household. Applicants must not be receiving free school meal support.

Free School Meal (FSM) eligible families will receive an additional energy voucher for each eligible child via their child's school outside of this scheme. Eligible FSM families will be receiving a voucher per eligible child for the value of £100 direct from their child's school during the Autumn term. Visit [Household Support Fund - Kent County Council](#) for more information or email householdsupportfund@kent.gov.uk

Back to school

Free school meals

If your child is in year 2 or below, they can get free school meals. Speak to your child's school or apply online at www.cloudforedu.org.uk/ofsm/kent

If your child is below 19 years of age and in full-time education, they may be eligible for free school meals. If you live in Kent, find out more at www.kent.gov.uk/freeschoolmeals.

Childcare and Child Benefit

Check what help you could get for your family, including free, approved childcare for children aged 2 and 4 and help with childcare costs if your child is under 16 (or under 17 and disabled) by visiting the Government's Childcare Calculator at www.gov.uk/childcare-calculator

Families can receive up to £2,000 a year per child – or £4,000 if their child is disabled – to put towards the cost of childcare. Money can help towards the cost of holiday clubs, before and after-school clubs, childminders and nurseries, and other approved childcare schemes.

Specified Adult Childcare credits

If you're a grandparent who provides childcare for your grandchildren, you may be eligible for Specified Adult Childcare credits, which can be claimed by family members who care for a child under 12, usually whilst their parent is working. [Find out more about eligibility and how to apply on GOV.UK.](#)

Help with the cost of living

Help for Households

The Government's 'Help for Households' campaign www.helpforhouseholds.campaign.gov.uk/income-support/ has lots of helpful information to help you, from checking whether you are eligible for Universal Credit, how to claim Pension Credit if you are on a low income, to extra money available for carers.

Cost of Living Payment

The government has announced further Cost of Living payments will be made between spring 2023 and spring 2024. These payments are:

- Up to £900 for people on an eligible low income benefit will go direct to bank accounts and spread across payments over the next year.
 - £301 paid between 25 April 2023 and 17 May 2023 for most people on DWP benefits
 - £301 paid between 2 and 9 May 2023 for most people on tax credits and no other low income benefits
 - £300 paid during autumn 2023 for most people
 - £299 paid during spring 2024 for most people
- £150 for people on an eligible disability benefit – during Summer 2023.
- £300 for pensioner households – if you're entitled to a Winter Fuel Payment for winter 2023 to 2024, you will get an extra £150 or £300 paid with your normal payment from November 2023.

If individuals are eligible they will be paid automatically, and there will be no need to apply.

Budgeting loans

You may be eligible for a Budgeting Loan if you've been on certain benefits for 6 months. This can be used for household items, rent in advance and travelling costs. [Check if you're eligible for a Budgeting Loan](#)

Help for the Armed Forces

The Royal British Legion (RBL) has launched its Everyday Needs Grants programme, designed to assist those who need help in a quick and easy way with essentials such as kitchen appliances, clothes, and energy costs. Grants are available of up to £2,400 over 12 months. Applicable recipients include serving and ex-serving personnel, and the wider Armed Forces community, including families, dependants, and carers. Any

member of the Armed Forces community wanting to access the grants can find out more and apply directly at rbl.org.uk/costofliving or by calling 0808 802 8080.

HERO

Sevenoaks District Council's HERO service assists residents in the districts who are homeowners or in privately rented accommodation. We can give advice and support in the following areas: mortgage/rent arrears; debt issues; energy and broadband costs; welfare benefit applications; general housing advice; retraining; voluntary work and general cost of living advice. For help and more information, please contact hero@sevenoaks.gov.uk or contact the council on 01732 227000 and ask to transfer through to the HERO service.

Know what you earn, what you spend, and what you owe

Budget planning

If you want to know exactly where your money is being spent, how much you've got coming in and where every pound is being spent, a budget planner can help get you started. Visit <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner> for more details.

Help with your income

If you're on a low income, you may be entitled to Universal Credit, Tax Credits and other benefits. There are many different forms of support available depending on your individual and household circumstances.

It's worth checking online at www.gov.uk/benefits-calculators to see if you are entitled to additional help. Make sure you have details of your household savings, income (including pension and benefit payments), outgoings (such as rent, mortgage and childcare payments) and your Council Tax bill to hand.

The Money Advice Service

Easy to use, free and impartial money advice. Top pick for tools and calculators and budgeting help. Visit www.moneyadvice.org.uk

Debt advice

If you are struggling to pay your bills, seek help right away. The quicker you act, the more can be done to help you. The Government's Money Helper service offers practical advice and money management tools. Visit www.moneyhelper.org.uk or call 0800 138 7777. The National Debtline also provides free help. Visit www.nationaldebtline.org or call 0808 808 4000.

Citizens Advice

Citizens Advice offer free, confidential, impartial and independent advice to all members of the public on matters such as debt, benefits, housing matters, family issues and employment problems. Visit www.citizensadvice.org.uk

Turn2Us

A charitable service which helps people access the money available to them – through welfare benefits, grants etc. Visit www.turn2us.org.uk or contact their helpline on 0808 802 2000.

Christians Against Poverty

A national charity, working across the UK to lift people out of poverty and debt by providing advice and practical support and help. Visit www.capuk.org

Housing costs

Whether you're a tenant in the social sector or private sector or you have a mortgage, it's important that you talk to your landlord or lender at the earliest opportunity if you think you will have difficulty paying your rent and bills, as they may be able to help you. You could also be entitled to the following to help with your housing costs:

Sevenoaks District Housing and Communities Hub

Did you know that the Council hosts a Housing and Communities Hub?

The hub provides a one stop shop for residents to discuss any issues and concerns they have with our staff partners in person. Areas of support include, but is not limited to:

- Cost of living
- Saving money on fuel bills
- Housing Advice
- Welfare Benefits
- Substance Misuse Support (Drugs/Alcohol)

No need to book, you can drop into our hub, which is held every month at our Argyle Road office. Our next hub days are being held on:

- Thursday 10 August, 10am to 12noon
- Wednesday 6 September, 10am to 12noon
- Monday 2 October, 2pm to 4.30pm
- Monday 13 November, 2pm to 4.30pm
- Wednesday 6 December, 2pm to 4.30pm

Rough Sleeper drop-in service

If you're single and homeless, Porchlight run a drop in housing and support service at the Swanley Link, London Road, Swanley BR8 7AE every Tuesday morning between 9.30am to 12 noon. No booking is necessary.

For an appointment with our Rough Sleeper Officer at our Council office at Argyle Road, we offer a housing advice and support service on alternate Thursdays. Email our Housing team at housing@sevenoaks.gov.uk to book.

Discretionary Housing Payments

Discretionary Housing Payments (this applies to both social and private sector tenants) can provide extra money if your local council decides that you need extra help to meet your housing costs on top of what benefit support you already receive through the DWP.

To get a Discretionary Housing Payment, you will need to either already be receiving the old scheme Housing Benefit or the housing contribution element through Universal Credit. To apply for a Discretionary Housing Payment, please visit www.sevenoaks.gov.uk for further details.

Council Tax Reduction

Council Tax Reduction may be available if your household is on a low income. You could receive support towards some or all of your Council Tax bill. To find out more, please visit www.sevenoaks.gov.uk for further details.

Household bills

Help with your utility bills

Most utility companies offer help if you are struggling with your bills, including payment plans. Most water companies also offer discounts for households on low incomes. Speak with your suppliers or if you live in Kent, visit www.kent.gov.uk and search for **energy financial support** for advice about your energy bill.

For some great tips on quick and easy ways to save energy, visit the Energy Saving Trust website at <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/>

How much energy am I using?

Some electrical household appliances use a lot of electricity. Others don't. The Centre for Sustainable Energy (CSE) has published a helpful guide on where you can make big savings in your home. <https://www.cse.org.uk/advice/advice-and-support/how-much-electricity-am-i-using>

Food banks

Charities that provide food to people on low incomes. If you live in Kent, you can find your local food bank at www.kent.gov.uk and search for **Find a food bank**.

Reducing food costs

The BBC website has some great tips on how to reduce your food costs. Visit

- <https://www.bbc.co.uk/news/uk-44597169>
- <https://www.bbcgoodfood.com/howto/guide/12-ways-cut-your-food-costs>
- https://www.bbc.co.uk/food/articles/money_saving_tips

Upcycling

Repair Cafés are free meeting places and they're all about repairing things. Take along your broken items - toasters, lamps, hair dryers, clothes, bikes, toys, crockery... anything broken is welcome.

- **The Sevenoaks Repair Café:** runs on the second Saturday of the month at St Luke's Church, Eardley Road, from 10am to 1pm. Email: sevenoaksrepaircafe@gmail.com for more information.
- **The Edenbridge Repair Café:** runs on fourth Saturday of the month at the Eden Centre, from 10am to 1pm. Email: edenbridgerepaircafe@gmail.com for more information.

Broadband discounts

Not all of us regularly switch supplier, but it's worth comparing as you could save hundreds of pounds over the year. Anyone concerned about falling behind on payments should contact their Broadband supplier to see what support is available.

Social tariffs

If you're in receipt of benefits then special discounted home broadband packages are available.

These packages, known as Social Tariffs, are offered by broadband providers and can be vital for families struggling with bills, keeping them connected even in tough times. Subject to eligibility, customers on social tariffs could in some cases save over a hundred pounds a year. For further details on Social Tariffs, please visit <https://www.digitalkent.uk/information/projects/scp/socialtariffs>

Warm Spaces

Warm Spaces are safe and friendly public places where people of all ages can go to comfortably spend time reading, studying, chatting with others and meeting new people in their community. To find a local space near you please visit our website at www.sevenoaks.gov.uk and search for 'Warm Spaces'.

Healthcare costs

Healthcare Travel Costs Scheme

If you are receiving Universal Credit or on a low income, you may be able to claim travel costs refund for hospital appointments. Visit [NHS - Healthcare Travel Costs Scheme](#) for more information.

Prescription Prepayment Certification

The current prescription charge is £9.35 per item. You can save money on prescription costs, by buying an NHS prescription prepayment Certificate. There are 2 options to choose from:

- A 3 month prepayment certification costs £30.25. It will save you money if you need more than 3 prescribed items in 3 months.
- A 12 month prepayment certification costs £108.10. It will save you money if you need more than 11 prescribed items in a year.

Visit [NHS - Prescription Prepayment Certification](#) for more information.

Exemption from Prescription Medication

You could get free prescription medication if you are receipt of benefits, on low income or those with certain medical conditions. Visit [NHS - Exemption from Prescription Medication](#)

Ask if your Prescription Medication can be brought over the counter. You can buy some prescription medications for minor health issues over the counter at a pharmacy or supermarket. Your local pharmacist can tell you if the medication is available or cheaper to buy over the counter.

NHS yearly HRT certificate

If you pay for NHS prescribed HRT medicine 3 or more times in 12 months, an HRT Prescription Prepayment Certificate (PPC) could save you money. Each item on an NHS prescription usually costs £9.65. You can buy an HRT PPC for a one-off payment of £19.30. The HRT PPC covers an unlimited number of certain HRT medicines for 12 months. The HRT PPC does not cover all HRT medicines. Click on the link for more information and to [Check if it covers your HRT medicine](#).

Dental Care

You do not have to pay for NHS dental services if you're:

- under 18, or under 19 and in full-time education
- pregnant or have had a baby in the last 12 months
- being treated in an NHS hospital and your treatment is carried out by the hospital dentist (but you may have to pay for any dentures or bridges)
- receiving low income benefits, or you're under 20 and a dependant of someone receiving low income benefits

Visit [NHS - Who is entitled to free NHS dental treatment in England?](#)

Staying healthy and well

If you're a Sevenoaks District resident aged 18+ and would like some help and motivation to eat more healthily, lose weight, get more exercise and improve your overall wellbeing, why not contact Sevenoaks District Council's One You service. Our One You Advisors will work with you for up to one year, at no cost, to help make meaningful changes to your lifestyle. [Register for One You today](#).

Need some help to complete the registration form? Call us on 0300 020 0636 and a member of the team will help you to register.

Health walks

You can find details of our walks on the Council website at

<https://www.sevenoaks.gov.uk/walking>.

- Shoreham walk – every second and fourth Tuesday of the month at 10.30am. Meeting point at Shoreham Station Road.
- Otford Village walk-first and third Monday of the month at 10am. Meeting point Otford Village car park.

- Edenbridge walk – 9 and 30 August at 10.30am and 20 September at 10.30am . Meeting point at Church Street, Edenbridge TN8 5BD.
- Knole Park walk - every Wednesday at 2pm. Meeting point outside Hollybush Café, Hollybush Close, Sevenoaks TN13 3UH.

Look after your mental health

Worries over money, housing, heating and food can affect our mental wellbeing, causing stress, anxiety and depression. There are lots of places to get help and support.

The Release the Pressure campaign offers a text service to people who are struggling to cope and need immediate help. Text the word “Kent” to 85258, to start a conversation with trained and experienced volunteers who can give help at any time, wherever you are. Visit <https://www.kent.gov.uk/social-care-and-health/health/release-the-pressure> for further details.

Sevenoaks U3A

If you are no longer in full time employment and live in Sevenoaks or the surrounding area, Sevenoaks U3A can offer you the opportunity to participate in a wide range of enjoyable social, mental and physical activities. Visit www.sevenoaksu3a.org.uk for more information.

Help for carers

If you're a carer and would like more information on support, advice and training available across Kent, please visit <https://www.kent.gov.uk/social-care-and-health/care-and-support/caring-for-other-people>.

You could get £69.70 a week if you care for someone for at least 35 hours a week and they get certain benefits. You do not have to be related to, or live with, the person you care for. [Check if you're eligible for the Carer's Allowance](#)

Help with pets

If you are struggling with vet bills you may be eligible for support from the PDSA. Visit [PDSA - Eligibility checker](#)

Pet charities financial assistance

- [RSPCA - Pet health care costs](#)
- [Cats Protection - Neutering financial assistance](#)

Rehoming

If you are struggling to afford to look after your pet you might need to consider rehoming. If you do not have a friend or family member who can help, there are charities that can help rehome pets for those that see this as an option.

- [RSPCA - Giving up a pet you are unable to care for](#)

- [Dogs Trust - Giving up your dog](#)
- [Cats Protection - Thinking about giving up your cat](#)

Support with travel costs

Railcard

There are a number of railcard discounts available for families, young people, seniors, veterans and disabled persons. Up to a third can be saved on rail fares by applying for a railcard. Visit www.railcard.co.uk/ for more information.

Jobcentre Plus Travel Discount Card

This is provided to those unemployed claiming Jobseekers Allowance or Universal Credit for 3-9 months (18-24 year olds) or 3-12 months (over 25s) can apply through their Work Coach and local Jobcentre Plus. Other benefit recipients may receive a Jobcentre Plus Travel Discount Card from 3 months of their claim and if they are actively engaged with a Jobcentre Plus adviser. Cardholders are entitled to a 50% discount on selected rail tickets. Contact your nearest Jobcentre for more information at <https://find-your-nearest-jobcentre.dwp.gov.uk/>

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