

ARE YOU STRUGGLING WITH THE COST OF LIVING?

We are in a cost-of-living emergency. Energy prices are soaring, cost of food is rising, unemployment is high and lots of people are still struggling with the lasting effects of Covid on health and wellbeing. But help is available.

Are you running out of money each month?

Are you receiving the National Minimum Wage? **Check the rates: gov.uk/government/publications/minimum-wage-rates-for-2022**
For further help & support: centralenglandlc.org.uk/coventry-employment

Did you know if you are on a low income you are probably entitled to Universal Credit to top up your wages? Depending on your circumstances Universal Credit can help pay for additional things like paying your rent or cost of raising children.

Check if you can get Universal Credit: gov.uk/universal-credit

If you are already receiving Universal Credit but are still struggling you may be missing some elements you are entitled to. On top of the standard allowance, a person might get additional allowances including child element, childcare costs element, limited capability for work-related activity element (LCWRA), carer element, housing costs element. **Seek specialist help from Coventry Independent Advice Services: 024 7652 1101**

Anyone experiencing ill health or disability or caring for a child or adult will be entitled to extra money on top of Universal Credit. **Have a look at gov.uk/browse/benefits**

Do you struggle to pay your rent?

In order to receive the housing element of Universal Credit you need to enter your housing costs and check the box. Sometimes this is missed. **Check to see if you receive this on your Universal Credit account**

If you are subject to bedroom tax, benefits cap, sanctions or a shortfall in your rent then you should get specialist help to look over your claim and entitlements and you may be entitled to a Discretionary Housing Payment (DHP). **Contact the Local Authority: 024 7683 3773 DGATeam@coventry.gov.uk**

If you have been issued with court papers because of rent arrears then Central England Law Centre's Housing solicitors can help. **Contact the Law Centre: 02476 223 053 housingenquiries@centralenglandlc.org.uk**

Do you need help with your council tax?

Everybody can request to have their council tax spread over twelve months instead of ten, which reduces your monthly bill. **Contact your Local Authority: 024 7683 1111 counciltax@coventry.gov.uk**

This year (2022), people that are in council tax bands A-D will be given £150 rebate. **The council will contact those that are eligible**

People living on low income and/or benefits like Universal Credit or Job Seeker's Allowance, can get their council tax bill significantly reduced by applying for Council Tax Support. **Contact your Local Authority to see if you are eligible: benefits@coventry.gov.uk**

If you have council tax debts it is very important to get specialist help. In certain circumstances the Local Authority can write off council tax debt. **Check the Local Authority's website: coventry.gov.uk/council-tax/council-tax-discretionary-relief-policy**
Coventry Citizen's Advice can also provide advice & help: mas@coventrycab.org.uk

Do you need help reducing your outgoings?

Social Supermarkets offer heavily discounted food parcels, typically about £20 worth of food for a cost of a £5 membership. **Find your nearest hub: letstalk.coventry.gov.uk/social-supermarkets**

If you have school-age children, you might be entitled to free school meals or Healthy Start vouchers. **Contact your Local Authority to find out if you are eligible: 024 7683 3773/ freeschoolmeals@coventry.gov.uk**

Additional help for toiletries, cleaning products, clothing and shoes is available locally. **Contact Clothing Coventry: clothingcoventry.org; The Boot Fund: childrensbootfund.org.uk; Bare Necessities bare-necessities.org.uk**

Lots of people are struggling to pay their energy bills. Let your supplier know you are struggling. **Contact the Warm and Safe Homes Advice line: 0800 304 7159. Contact the Local Authority and ask for support via the Household Support Fund: 08085 834 333**

Check to see if you are eligible for any help with your water bill. **Call Severn Trent on 0345 7500 500**

If you are in receipt of Universal Credit and struggling you may be able to cut your broadband costs by asking to be placed onto a social tariff. **Contact your provider**

Coventry Foodbank offer free support to local people in crisis. **Contact Coventry Foodbank directly: 024 7699 3770**