

Help with the cost of living

Information, advice and support to help Gateshead residents with the cost of **energy, food** and **other essentials**



www.gateshead.gov.uk/costofliving
0191 433 7112

Rising costs are affecting us all and making things difficult for many people across Gateshead.

The cost of living crisis is placing huge pressures on people who were already struggling to make ends meet and sadly, thousands of people will be forced to make tough decisions about how often they eat and whether they heat their homes.



The government's position is continuing to evolve and although the support packages provided to date have been welcome, they simply don't go far enough to help the families and individuals facing real financial hardship.

Gateshead Council will continue to lobby for more help for our residents and we're doing as much as we can with our own limited budgets. Building on our work during the pandemic, we're still working closely with our voluntary and community partners and I can't thank them enough for the invaluable services they provide. I also know that the people of Gateshead will continue to support each other and as always, I'm very proud of how our communities are coming together to rise to this new challenge.

However, the harsh reality is that many of our households are facing a very difficult winter.

This guide brings together information and advice from the Council and its partners to help save you money, access the financial support you're eligible for and look after your physical and mental health during this difficult time. I hope you find it useful, but if you only take one message from this guide, it should be this:

Don't suffer in silence. If you're cold, hungry or feeling low, please reach out to someone - whether that's a Council employee, a local community group or a national charity.

Councillor Martin Gannon
Leader of Gateshead Council

Energy bills

Energy bills have increased significantly for many households. For 2022/23, the government has reduced the unit cost of electricity and gas so that a typical household will pay, on average, around £2,500 a year (a saving of around £1,000 on originally predicted prices).

It's important to remember that this is not a maximum cost - your bills may be higher or lower depending on your circumstances and usage.



Other government support

- Residents in council tax band A to D (or band E where there is a disabled reduction) have received a £150 council tax rebate.
- All domestic energy customers in Great Britain will receive a £400 grant to help with the cost of their energy bills through the Energy Bill Support Scheme. Most households will receive this grant as a monthly discount between October 2022 and March 2023.
- In the winter months pensioners can get between £100 and £300 to help pay heating bills. This winter, they will also receive an extra one-off £300 Pensioner Cost of Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment.
- Individuals on disability benefits received a one-off £150 payment to help with extra costs, such as for specialist equipment or transport. This is in addition to a £650 Cost of Living Payment for disabled people who also receive means tested benefits.

If you can't afford to pay your energy bills

1. Talk to your supplier

Contact your energy supplier as soon as possible. Ofgem regulations require suppliers to work with you and agree a payment plan that's affordable, so the help they can offer is decided on a case-by-case basis.

2. Contact Citizens Advice

If you've already spoken to your supplier and still have concerns, contact Citizens Advice Gateshead or call the Citizens Advice consumer helpline for free on 0808 223 1133.

3. Make a complaint

If you still aren't satisfied with the solutions that have been offered to you, you can make a complaint to the Energy Ombudsman.

WARM SPACES

In partnership with Citizens Advice Gateshead, the Gateshead Poverty Truth Commission and Connected Voice, Gateshead Council has developed a network of Warm Spaces. The network is made up of libraries, community centres, church halls, sports clubs and other places that are opening their doors to anyone who needs somewhere to stay warm this winter.

You can choose a Warm Space based on its location, opening hours and the facilities on offer, such as free wifi, device charging, TVs, book borrowing and toy corners. The organisations taking part have all signed up to the Warm Spaces Charter, which sets out what you can expect if you visit a Warm Space:



You'll get a warm welcome as well as Warm Space

Every time you come to a Warm Space you'll be given a warm welcome from the staff and volunteers there.

Everyone is treated equally, with dignity and respect

Everyone has a right to be warm, so everyone in a Warm Space treats people, and is treated by people, with dignity and respect.

Your Warm Space will be a safe space

Your Warm Space will stick to the safeguarding policies that it always uses, and it will stick to food hygiene rules too!

We'll not tell anyone about you needing a Warm Space

If you want to share the reasons you need a Warm Space, someone will listen, but they won't tell anyone else unless you give them permission, or they must because of their safeguarding policies.

It doesn't matter why you need a Warm Space

Every Warm Space is a non-judgemental space; whatever the reason you have for needing to come in, you'll be treated the same and never judged.

To find a Warm Space near you, visit www.gateshead.gov.uk/warmspaces or call **0191 433 7112**.



Benefits



You should always check whether you are entitled to any welfare benefits. Remember, these aren't just for people who are unemployed - over 40% of people claiming Universal Credit are working and use it to top-up their wages. You might be able to claim benefits or increase your current benefits if you're:

- working age and on a low income
- sick or disabled
- State Pension age and on a low income
- a carer
- responsible for children

You can estimate your own benefit entitlement using the online benefits calculator at **[citizensadvicegateshead.entitledto.co.uk](https://www.citizensadvicegateshead.org.uk)**, but it's always good to have a trained adviser check your eligibility too.

Call **Citizens Advice Gateshead** on **0808 278 7902**, email **advice@citizensadvicegateshead.org.uk** or find a community advice venue at **www.citizensadvicegateshead.org.uk/visit-us**.

Financial support from Gateshead Council

Depending on your circumstances, you may be entitled to help from the Council. You should always check whether you're eligible for welfare benefits first, as this may determine whether you qualify for additional help. This could include:

Council Tax Support

If you have experienced, or are likely to experience a drop in income, you might be eligible for Council Tax Support which would reduce the amount of council tax you need to pay.

Discretionary housing payments

If your housing benefit or Universal Credit award does not cover the full amount of your rent, you could apply for extra financial help.

Free school meals

If you have made a claim for Universal Credit you could also be entitled to free school meals. This could be a hot meal if your child is attending school or a supermarket voucher.

For more information and to apply for these benefits, visit www.gateshead.gov.uk/benefits or call 0191 433 4646.

Household Support Fund (provided by the Department of Work and Pensions)

You may be eligible for a one-off payment if your household has not already received any cost of living support.

For more information and to apply, contact Citizens Advice Gateshead on **0808 278 7902** or online at **www.gateshead.gov.uk/householdsupportfund**.

Help with the cost of food

Food banks



Gateshead Foodbank in central Gateshead, Birtley and Blaydon - referral required

Referrals can be made by agencies including the Department of Work and Pensions, children's centres, health visitors and Citizens Advice.

You can contact Citizens Advice by phone on 0808 278 7902 or by emailing advice@citizensadvicegateshead.org.uk.

These food banks offer support for residents in their neighbourhoods - no referral required

Bensham Community Food Co-op

(for people who live within walking distance)

- **Corpus Christi Church, Brighton Road, NE8 4QP** - Tuesday 10.30am-12 noon
- **Communal Lounge, Bensham Court, NE8 1XY** - Thursday 3pm

The Birtley Hub - Birtley Community Partnership

- **16 Harraton Terrace, Birtley, DH3 2QG** - Monday to Friday 9.30am-3.30pm with extended opening until 6pm on Thursdays

Comfrey Project *(supports refugees and people seeking asylum)*

- **Windmill Hills Centre, Chester Place, NE8 1QB** - Community drop in for food parcels on Fridays 9am-5pm. Hot meals also available 1pm-2.30pm

The Felling Food Network CIO

- **Felling Hub, 58 High Street, Felling, NE10 9LT** - Wednesday 12 noon until 1.40pm
- **T2 Unit, Stonehills, Shields Road, Pelaw, NE10 0HW** - Tuesday 12 noon until 1.40pm

Kings Church

- **The Hub, Kings Church, Swan Street, NE8 1BQ** - Community Café open Fridays 10am-12 noon

Peace of Mind

- **Methodist Church, Whitehall Road, NE8 4LH** - Wednesday 11am-3pm



Low cost food markets

These organisations provide unsold or donated food for a low cost or on a pay-as-you-feel basis.



Big Local Bungalow

(for users of St Aidan's Primary School)

- The Bungalow, St. Aidan's Primary School, Derwentwater Road, NE8 2HQ, Friday 2pm-4pm

Blaydon Community Larder

(for West Gateshead residents)

- St Cuthberts Church Hall, Shibdon Road, Blaydon, NE21 5PT, Wednesday 1.30pm-3.30pm and Friday 9.30am-11am



Pickle Palace

- Strathmore Road Methodist Church, Strathmore Road, Rowlands Gill, NE39 1HX, Monday 10.30am-11.30am
- Chopwell Community Centre, Derwent Street, Chopwell, NE17 7HZ, Wednesday 10.30am-11.30am
- Greenside Cricket Club, Woodside Lane, Greenside, NE40 4AA, Thursday 10.30am-11.30am

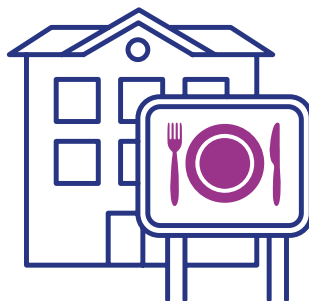
St Chad's Community Project

- 21 Liddell Terrace, Bensham, NE8 1YN, Wednesday 11am-12noon

Free school meals

All reception, year 1 and year 2 children are eligible for free school meals. Your older children may be eligible if you or your partner receive certain benefits.

Vouchers will be provided for families with children who are eligible for free school meals to buy food during the Christmas break and February half term.



To check if your family is eligible and to apply, visit www.gateshead.gov.uk/schoolmeals or call 0191 433 3729.

Help with housing



Gateshead Council housing tenants

There are a range of support options available. Speak to one of our housing support advisers today, and they will help prepare a personalised support plan depending on suitability and eligibility. **We can help you:**

- make and manage benefit claims
- appeal benefit decisions
- apply for grants
- pay water rates
- access affordable furniture
- save energy, and switch supplier if appropriate
- access food banks
- get debt advice, including rent or mortgage arrears
- find where to open bank or credit union accounts
- get employment advice
- domestic abuse

Contact our Advice and Support Team at adviceandsupport@gateshead.gov.uk call 0191 433 6161 or visit www.gateshead.gov.uk/housingsupport

Private tenants

For issues relating to private tenancies, including your rights as a tenant, your landlord's responsibilities, rent arrears, eviction and home repairs, contact **Shelter at www.shelter.org.uk**, or contact **Citizens Advice Gateshead at www.citizensadvicegateshead.org.uk**, or call them on **0808 278 7902**.

Homeowners

If you're a homeowner, you might be able to get help towards interest payments on:

- your mortgage
- loans you've taken out for certain repairs and improvements to your home

This help is called Support for Mortgage Interest (SMI).

Visit www.gov.uk/support-for-mortgage-interest for more information.

Homelessness

We offer free advice and guidance if you are homeless or worried about becoming homeless.

Our priority is to help you to stay in your current home or, if that is not an option, to find a different home. The earlier you contact us the more we'll be able to help you.

For more information or to contact us visit www.gateshead.gov.uk/homelessness, or call 0191 433 3174 within office hours, or 0800 953 7112 out of hours.

Help with other costs



Broadband and phone services

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Check if your current provider offers a social tariff that you can apply for online, or call them and ask to switch. If your provider doesn't offer a social tariff, you can switch to one that does. If you explain your circumstances, your current provider may allow you to leave your current contract without paying a penalty fee.

There's a full list of broadband and phone social tariffs at:
www.ofcom.org.uk/social-tariffs



Childcare

Whether you have toddlers or teens, you could get help with the cost of childcare. Visit www.childcarechoices.gov.uk for more information.



Debt

National Debt Line is a charity that provides free and independent debt advice over the phone and online. Call **0808 808 4000** or visit www.nationaldebtline.org.

Free expert debt advice is also available from **Step Change**. Their online advice service is available 24/7 at www.stepchange.org or you can call **0800 138 1111**.



Water

If you're struggling to pay your water bills or falling into debt, there are lots of ways that Northumbrian Water can help - from payment plans and low income discounts to advice on saving water which can help lower your energy bills too.

Visit www.nwl.co.uk/bill-help or call **0345 733 5566**.



Vet bills

PDSA offers free veterinary treatments and medications to pet owners who live near their Gateshead hospital and receive certain benefits.

For more information:

visit www.pdsa.org.uk/pet-help-and-advice/our-services
or call **0800 917 2509**.

Look after your mental health



Financial worries can make you feel down, stressed and anxious. Here are some steps you can take to protect your mental wellbeing.

Local mental health services

- **Free online support** and counselling are available at www.qwell.io (age 18+) or www.Kooth.com (now 18 and under - but existing users can choose to stay until 25).
- **Tyneside and Northumberland Mind's support line** - every day 8am to 10pm (age 16+) on **0330 174 3174** (charged at local rate)
- **Togetherall - a free, anonymous online mental health community** where you can safely voice your feelings and connect with others. Moderated by professionals for your safety - visit www.togetherall.com
- If you're **feeling low, anxious or stressed**, you can contact **Gateshead Talking Therapies** on **0191 283 2541** or www.gatesheadtalkingtherapies.nhs.uk
- If you are **feeling suicidal**, phone the **Samaritans on 116 123**
- Visit 111.nhs.uk or call **NHS 111** - open 24 hours a day, 365 days a year for any **non-emergency medical problems**
- **And of course, you can contact your GP if these options are not suitable**

Are you worried about a child?

If you think a child may be at risk of abuse or neglect, contact our children's services in confidence - even if you're unsure.

Call **0191 433 2653** (Monday to Friday 8.30am-5pm) or **0191 477 0844** (out of hours, at night, at weekends and bank holidays). Alternatively, report your concern online at www.gateshead.gov.uk/worriedaboutachild



Everyone should be safe in their own home

Sadly, research suggests that the cost of living crisis is leading to an increase in domestic abuse. This includes economic abuse, where an abuser may take advantage of the cost of living crisis by:



Sabotaging your economic situation, such as:

- turning on appliances unnecessarily to run up bills in your name
- not letting you claim the financial help available for the cost-of-living crisis
- using the crisis as an excuse not to make child maintenance payments.

Restricting your access to and use of money and the things that you need, including:

- taking away your phone or car, with the excuse that it is too expensive to have two
- not letting you spend money on going out, but continuing their own leisure spending
- closely monitoring your spending and checking all your receipts

Exploiting your economic situation, including:

- using your appliances, like washing machines, rather than theirs if you do not live together
- pushing you to move in together to save money and not contributing to costs
- not contributing to rising bills - for example, refusing to add money to an energy meter

An abuser might also blame you for the economic hardship. They may also try to make you feel guilty by saying you should have prepared better, saved more, switched to a lower energy tariff, or not spent money on yourself or your children when you had more disposable income.

If you're worried for your own safety or concerned about a friend or family member, contact our domestic abuse 24 hour helpline on 0191 433 3333.

In an emergency, always call 999.

There are other organisations who can also help:

Refuge (for women and children)
0808 2000 247 - freephone, 24 hour helpline. www.refuge.org.uk

Men's Advice Line (for male victims and those supporting them)
0808 8010 327 - freephone, Monday to Friday 10am-8pm.
www.mensadvice.org.uk

Galop LGBT+ Domestic Abuse Helpline 0800 999 5428 - freephone, Monday to Friday 10am-5pm, Wednesday to Thursday 10am-8pm.
www.galop.org.uk

Citizens Advice Gateshead

provides free, confidential, impartial and independent advice on:



**Benefits
claims and
appeals**



**Money,
finance and
debt issues**



**Housing
and
tenancies**



**Crisis
support and
help in need**



**Employee
and
employer
rights**



**Discrimination
and unfair
treatment**



**Relationship
issues**



**Support for
people with
dementia**



**Consumer
rights**

How to contact us:

Local Free Adviceline: 0808 278 7902

Email: advice@citizensadvicegateshead.org.uk

Online: citizensadvice.org.uk

We have drop-in services across the region.

