

Cost of Living Support

A public information
leaflet from Cumbria
County Council



Visit cumbria.gov.uk/costofliving



A message from
Cllr Deborah Earl,
Cabinet Member for
Public Health and
Communities



"With the cost of living on the rise this winter, I urge anyone in Cumbria who is struggling, whether that's emotionally, financially, or just because you need practical help to get in touch and seek support. Please don't wait for problems to get worse, there are many local organisations who can help."
"If you do seek support using the information within this leaflet, please remember to be kind to whoever you speak to. Lots of organisations are under pressure and it may take a while to get through, but they're all doing their best to help you."

Deborah Earl

Staying warm

Warm Spots

Cumbrians looking for somewhere to warm up and have a chat can now choose from nearly 200 local warm spots this winter.

There are now Warm Spot venues in all corners of the county, operating from village halls, community centres, churches, libraries, pubs, and sports centres, some open every day and some just a few hours a week. Everyone is welcome and you will not need to give any explanation of why you are there. Most Warm Spots will be able to offer hot drinks and some will offer extras such as access to Wi-Fi or even meals.

Find the Warm Spot nearest you at - cumbria.gov.uk/warmspots.

Stay warm and well

Cold weather can be bad for our health, especially for people aged 65 and older. As we age it takes longer to warm up, which raises the risk of increased blood pressure, heart attacks and strokes.

There are easy things you can do to help yourself stay healthy over the winter:

1. Heat your home to at least 18°C (65°F).
2. Don't delay in getting treatment for minor winter ailments like colds or sore throats. Your pharmacist is often a good person to speak to first.
3. Layer your clothing whether you are indoors or outside.
4. When you're indoors, try not to sit still for more than an hour or so. Get up, stretch your legs, and make yourself a warm drink.

For more information about how to stay warm and well in winter, visit ageuk.org.uk/winterprep or call 0800 587 0668.

Winter Warmth Fund

If you are aged 60 or over, on low income and struggling with the cost of heating your home, you may be eligible for a household grant of £200. To apply, please contact:

- Age UK Barrow **01229 831425.**
- Age UK Carlisle and Eden **01228 536673.**
- Copeland Age & Advice Service **01946 552166.**
- Age UK West Cumbria (Allerdale) **01229 779711.**
- Age UK South Lakeland **01539 728118.**

These organisations can also provide a wide range of other help and advice to older people.



Help with food



If you are struggling to feed yourself or your family, there are organisations who can help. They are used by hundreds of people every week in Cumbria and from all walks of life.

There are food banks and other food projects located across the county, find your nearest at: cumbria.gov.uk/welfare or call the county council's support line on **0800 783 1966**.

Other organisations, such as Citizens Advice, may also be able to help you find local food support.

Healthy start

Eligible families in Cumbria can apply for free vitamins and help with the cost of food and milk as part of the Healthy Start scheme.

To find out if you're eligible, please visit healthystart.nhs.uk.

Free school meals

If you are on a low income, your children may be entitled to free school meals and clothing grants. You can check your eligibility and apply online at: cumbria.gov.uk/freeschoolmeals or call **01228 606060**.

Financial help



Household Support Fund

Cumbria County Council has a limited amount of money available through the Household Support Fund to help people who are in financial crisis. The funding is available up to 31 March 2023 or when the funding has been allocated, whichever occurs soonest.

Small, one-off payments can be made to help households in immediate crisis - for example, those unable to buy food, pay energy bills or buy other essentials.

Demand for support is expected to be high and will now only be offered if you are facing significant hardship. This means we will need to ask for some information about your household and your financial situation.

To **submit an application**, you can:

- Apply online by visiting cumbria.gov.uk/costofliving. This is the quickest way to apply.
- Call Cumbria County Council's Ways to Welfare helpline on **0800 783 1966**

Get help from your energy supplier

The Priority Services Register (PSR) is a free service offered throughout the energy industry that's available to domestic customers across England, Wales and Scotland. Through the PSR, eligible customers can receive additional services if they have communication, access, and safety needs.

This information will be used during an electricity, gas or water supply outage or if they're working to assist in a severe weather incident.

Find out more by visiting ofgem.gov.uk

Free energy saving advice from cold to cosy homes Cumbria

Cold to Cosy Homes Cumbria offer FREE energy saving advice and equipment to help you make your home warmer and more comfortable.

If you or someone you know has a health condition, is on a low income or is bereaved or moving in and out of homelessness, Cold to Cosy Homes Cumbria can provide them with free advice and support. They can also help people in a range of other circumstances, including certain benefits.

Contact the team on **01768 216500**.

Money and debt

If you are worried about money, you can contact Citizens Advice. They can give you free advice on debt, benefits, employment, and housing problems, and make sure you're getting all the support you're entitled to.

Go online at citizensadvice.org.uk or call your local office:

- Allerdale **01900 604735**.
- Barrow **0808 278 7817**.
- Carlisle and Eden (switchboard and debt advice) **03300 563037**; (General advice) **0808 278 7844**.
- Copeland and Whitehaven **01946 693321**. Millom **01229 772395**.
- South Lakes Citizens Advice **0808 2787 984** (for new enquiries) **015394 46464** (ongoing enquiries).

Cumbria Law Centre offer free legal advice on housing, debt, employment, and welfare benefits to those on low incomes. Call **01228 515129** or visit: cumbrialawcentre.org.uk.

Lost your job?

If you've lost your job or had your hours reduced, then you might be able to claim benefits. Many people miss out because they don't know what they're entitled to.

To claim, speak to the Citizens Advice Help to Claim service on **0800 144 8444**.

Free Adult Learning qualification courses

Could gaining a new qualification or skill help you? Whether you're looking for a new job or an opportunity to learn something new, the Adult Learning service has a range of **FREE** courses.

This year they are also offering free qualification courses. Visit adultlearning.cumbria.gov.uk for the latest courses in your area or online.

Help with housing

If you are having difficulties paying for housing, you should contact your landlord, housing association or mortgage company.

If you face losing your home, speak to your local district council who may be able to help.

If you are struggling to pay your council tax, get in touch with your local district council. If you are on a low income you may be eligible for a grant towards the cost. Your district council can also help if you are at risk of eviction or homelessness. You can find information on their website, or contact them on the numbers below:

- Allerdale Borough Council **0303 123 1702**.
- Barrow Borough Council **01229 876543**.
- Carlisle City Council **01228 817200**.
- Copeland Borough Council **01946 598300**.
- Eden District Council **01768 817817**.
- South Lakeland District Council **01539 733333**.



Credit Unions

Credit Unions help people save money and can also provide loans at low interest rates. They are an alternative to payday lenders and 'loan sharks' and can help you avoid getting into problem debt.

There are three Credit Unions in Cumbria:

- PCCU, recently merged with Affinity Credit Union, covers the whole of Cumbria: pccu.co.uk/cumbria 01282 691333.
- Carlisle and District Credit Union also covers the whole of Cumbria: carlislecu.com 01228 594007.
- Whitehaven, Egremont and District Credit Union operates in West Cumbria: wedcu.co.uk 01946 66755.

Support for unpaid carers

People who provide unpaid care can get support from their local carers organisation. There are five Carers organisations in Cumbria; you can get information on your local organisation by ringing Carers Support Cumbria on 08443 843230 or visiting their website: carerssupportcumbria.co.uk

Disability support

The following specialist organisations Cumbria provide free practical support and advice to people with disabilities - from applying for blue badges to completing benefits application forms.

- Allerdale Disability Association: allerdaledisability.com
- Barrow and District Disability Association: facebook.com/TheBDDA
- Copeland Disability Forum: copeland.gov.uk/section/copeland-disability-forum
- People First: wearepeoplefirst.co.uk/benefits-support/

Free holiday activities for eligible children

Cumbria's Holiday Activity and Food Programme offers a range of activities for children across Cumbria. Children who receive benefits-related free school meals can join these free of charge. Find out more: cumbria.gov.uk/holidays



Be weather ready - Flooding



- Flooding is a risk in many parts of Cumbria, so take the time to check if you're at risk and get prepared. To find out if your home or business is at risk of flooding, or to sign up for flood warnings, visit gov.uk/check-flood-risk.
- The Flood Hub (thefloodhub.co.uk) is a one stop shop for flood information and resources to support householders, businesses, and communities across the Northwest in becoming more flood resilient.
- For general flooding advice and to find out what you should do before, during and after a flood, visit cumbria.gov.uk/winterready or call the Floodline on 0345 988 1188.



Fire safety advice from Cumbria Fire and Rescue Service

Home fire safety advice

We know that price rises for fuel and food may lead to people having to make difficult choices to meet rising costs. What we don't want is for these choices to place you at greater risk from fire or carbon monoxide poisoning. Are there fire risks in your home? Spot them using our Online Home Fire Safety Check: cumbria.gov.uk/safetyathome

Alarms save lives - but only if they are working:

It is crucial that people have working smoke alarms in their home, we recommend at least one on each level of your home. Where there is a heating appliance which is not electric, we also recommend installing a carbon monoxide alarm. It is the only way to detect the colourless, odourless toxic gas which can be given off by fires, boilers, or other non-electrical appliances.

If people can only heat a single room, it is so important that this room has a working smoke and carbon monoxide alarm.

Both smoke and carbon monoxide alarms should be regularly tested to ensure they are always working, we recommend at least once a week.

Don't risk your loved ones lives to cut costs:

With living costs rising, everyone is looking for ways to save some money. However, there are some areas where a saving could be a fire risk. Let's make positive changes that help our finances but don't put our families and homes in danger.

Other possible causes of harm are:

- Do not tamper with gas or electrical meters - this is illegal and very dangerous.
- Check your heating and electrical appliances are in good working order and not subject to product recall. You can sign up to product recalls and alerts on the GOV.UK website: gov.uk/guidance/product-recalls-and-alerts.

Business support



Cumbria Local Enterprise Partnership (CLEP) offer a business advisory service – bringing together and simplifying access to national and local business support. They ensure you can access support, no matter the size, sector, or maturity of your business.

Contact their dedicated business advisors today on Freephone **0800 069 6444** or email info@thecumbrialep.co.uk

Mental health and wellbeing



There are many things that can affect your mental health. It's normal and there is help available.

If someone is in a mental health crisis and needs urgent help, they can call their local Crisis Team 24 hours a day, 7 days a week:

- People in North Cumbria can call **0800 6522 865**. (Those who are Deaf/hard of hearing can text **0779 565 6226**.)
- People in South Cumbria can call **0800 953 0110**.

NHS psychological therapies services in Cumbria can provide treatments for a range of common mental health problems including depression, anxiety disorders and panic attacks, and post-traumatic stress disorder. You can refer yourself for support or ask your GP to make a referral for you.

For more details:

- Visit First Step North Cumbria at: cntw.nhs.uk/firststep.
- Visit First Step South Cumbria at: lscft.nhs.uk/first-step.

If you need to talk to someone urgently the Samaritans are available 24/7 on 116 123 or online at samaritans.org.

Mindline Cumbria offers support and guidance about mental health over the phone on **0300 561 0000** or text 'Mind' to **81066**. You can also go online and chat to trained professionals at mindlinecumbria.org

Staying safe from abuse



Everyone has the right to live safely without fear of violence or abuse. Always call **999** in an emergency if someone is at immediate risk of harm.

If you, or someone you know is suffering from domestic abuse, help is available. Call **101**, or report online at cumbria.police.uk. You can also contact Victim Support Cumbria on **0300 3030 157**.

If you have significant concerns about a child, please contact the Cumbria Safeguarding Hub, on **0333 240 1727** or visit cumbriasafeguardingchildren.co.uk

If you have significant concerns about an adult, please contact the adult safeguarding team, on **0300 303 3589** or visit cumbriasab.org.uk



NHS services

NHS

The NHS is here to support you and you should seek help if you need it.

Please choose wisely and use the most appropriate services for your needs:

- Visit 111.nhs.uk or call **111** for 24-hour advice if you need help but aren't sure where to get it.
- Pharmacy – trained professionals can provide advice and guidance for many common conditions.
- GP – for ongoing or persistent medical issues.
- Urgent Treatment Centres – can help with urgent but not life-threatening issues.
- A&E - for life-threatening and serious emergencies only.

Winter vaccines – flu and COVID-19



If you're eligible for the free flu vaccine, it's likely you can also get the COVID-19 seasonal booster.

Getting both vaccines is important because:

- More people are likely to get flu this winter
- You're more likely to be seriously ill if you get flu and COVID-19 at the same time

It's safe to have both vaccines at the same time, but you need to book them separately.

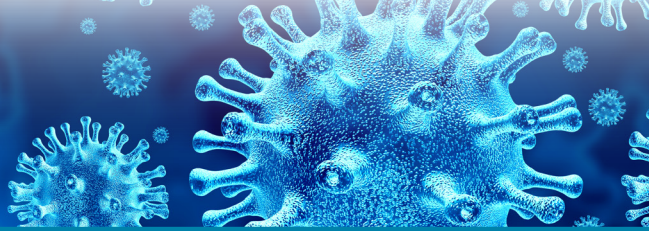
If you're eligible for either vaccine, you do not need to wait to be contacted to get vaccinated.

You can have the NHS flu vaccine at:

- Your GP surgery
- A pharmacy offering the service – if you're aged 18 or over
- Some maternity services if you're pregnant

You can book your COVID-19 booster vaccine (or your first COVID-19 vaccine if you haven't had it already) by visiting the NHS website. If you cannot book an appointment online, you can call 119 free of charge. You can speak to a translator if you need to.

For more information on cost of living support, visit cumbria.gov.uk/costofliving or call the county council Ways to Welfare helpline on **0800 783 1966**.



If you require this document in another format (e.g. CD, audio cassette, Braille or large type) or in another language, please telephone: **0300 303 2992**.

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে 0300 303 2992 নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息，
请致电 0300 303 2992

Jeigu norėtumėte gauti šią informaciją savo kalba,
skambinkite telefonu 0300 303 2992

W celu uzyskania informacji w Państwa języku proszę
zatelefonować pod numer 0300 303 2992

Se quiser aceder a esta informação na sua língua,
telefone para o 0300 303 2992

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen
0300 303 2992 numaralı telefonu arayınız