

# Help with the cost of living

The cost of living crisis means rising prices are affecting most people right now. Energy bills are set to increase in October and the cost of food is creeping up. For some of our residents, these are familiar challenges; for others, financial uncertainty will be a new experience. Whatever your circumstances, if the current situation means you find yourself unable to cope financially for the first time, there is help for you too.

This guide is a companion to our comprehensive webpages, which are designed to help you navigate the large amount of support out there – whether it be financial support, advice on reducing costs,

finding a new job to increase your income, or accessing schemes to make your home more energy efficient. There is help for everyone, no matter your household income. I encourage you to seek it out – now is not the time to wait.

The Council is continuing to work hard, in consultation with our borough's voluntary sector, to look at other ways we can support our residents and businesses. As and when details are confirmed, we will make sure you know about them.

**Councillor Gareth Roberts**  
Leader, London Borough of  
Richmond upon Thames

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## How to use this guide

If you are in need of financial help or local support, it can be difficult to know where to begin. Richmond Council's Cost of Living Online Hub is a good place to start. We have gathered together information about lots of schemes, benefits and support services – both national and local – that you may be entitled to. You can either browse the information on our website or use our helpful calculator, that will tell you exactly which scheme or support you may be able to access. This guide gives you an overview of all the different types of support available. To access the Online Hub and find out more information, just scan the QR code in each section or type the web address into your browser.

### **If you do not have access to the internet at home:**

There is simply too much information to fit into this guide alone and new schemes are being introduced regularly. To make sure our residents have access to all the latest information, we are directing people to our Online Hub.

If you cannot do this yourself, please ask a family member, friend or care-giver to help and look at the information for you. Alternatively, you can visit your local library and a staff member will be able to help you use a computer to find out what you could be entitled to.

Library locations: Barnes (Castelnau), East Sheen (Sheen Lane), Ham (Ham Street), Hampton (Rosehill), Hampton Hill (High Street), Hampton Wick (Bennet Close), Kew (North Road), Richmond (Little Green), Richmond (Old Town Hall), Teddington (Waldegrave Road), Twickenham (Garfield Road), Whitton (Nelson Road).

### **Our Cost of Living Support calculator**

To help you understand which schemes, benefits or support you might be able to access, we have an 'Entitled To' calculator. This form takes about 10–15 minutes to complete and will ask you information about your income, home and family. Once complete, it will tell you what you are entitled to, so you can easily look for the right scheme in our Cost of Living Hub.

**Get started now**



## Help with bills

With the energy price cap set to increase in October, your gas and electricity bills are where you'll see a noticeable increase in the amount you are paying. For many people who are on low incomes or pensions, there are a number of options available to help you meet those costs, from national benefits, to local schemes. You can also get help with other bills including council tax and TV license. This section includes information about the Energy Rebate scheme.

Find out more  
[www.richmond.gov.uk/cost\\_of\\_living\\_bills](http://www.richmond.gov.uk/cost_of_living_bills)



## Money: grants and benefits

If you are unable to work, or your income cannot support your family and running your home, financial help is available. Even if you are not eligible for benefits or Universal Credit, there is local help through the Household Support Fund, and other grant funds which can help with household essentials including food and critical white goods.

Find out more  
[www.richmond.gov.uk/cost\\_of\\_living\\_income\\_support](http://www.richmond.gov.uk/cost_of_living_income_support)



## Employment

If you need to find work or are looking for a new job or career-change to boost your income, there is lots of local support, advice, guidance and training available. This includes local employment matching through the Council's Work Match service.

Find out more  
[www.richmond.gov.uk/cost\\_of\\_living\\_employment\\_support](http://www.richmond.gov.uk/cost_of_living_employment_support)



## Food

You may be seeing the price of food in the supermarket going up. Our Online Hub food page has details of how you can access free food for you and your children, as well as details of local food redistribution schemes and tips on how to reduce your weekly grocery costs.

Find out more  
[www.richmond.gov.uk/cost\\_of\\_living\\_food](http://www.richmond.gov.uk/cost_of_living_food)



## Family and Childcare

There is large amount of support for your family, even if you are expecting your first child. From childcare grants to essential items, make sure you are aware of everything you and your child are entitled to.

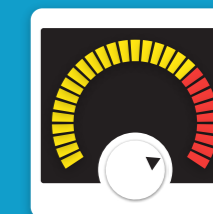
Find out more  
[www.richmond.gov.uk/cost\\_of\\_living\\_family\\_childcare](http://www.richmond.gov.uk/cost_of_living_family_childcare)



## Housing and home improvements

It's important your home is fit for you and your family – and that it's not costing you more than it needs to. If you are on a low income and need help paying your rent or Council Tax, there is an option for that. We also have support if you are looking to downsize if you are a social housing tenant, as well as links to recommended schemes and tips if you are looking to make your home more energy efficient.

Find out more  
[www.richmond.gov.uk/cost\\_of\\_living\\_housing](http://www.richmond.gov.uk/cost_of_living_housing)



## Health and Care

If you need care or are a care-giver, you are not alone. The Council's Adult Social Care service can directly help people who are elderly or have disabilities and can also help you connect with local support. The Online Hub also has information about support for care-givers and advice on how to access some NHS services for free, if you are eligible.

Find out more  
[www.richmond.gov.uk/cost\\_of\\_living\\_health\\_and\\_care](http://www.richmond.gov.uk/cost_of_living_health_and_care)



If you cannot access the internet to view the Cost of Living Hub yourself, please ask a family member, friend or care-giver for help, or you can visit your local library.

# Mental Health

Financial pressures can cause stress, which can lead to anxiety, depression and feelings of loneliness. If you experience these feelings it's important to seek help. There are lots of mental health support services available to residents in Richmond upon Thames.



Find out more

[www.richmond.gov.uk/mental\\_health\\_services\\_in\\_richmond](http://www.richmond.gov.uk/mental_health_services_in_richmond)



**If you have seriously harmed yourself – for example, by taking a drug overdose – or you feel that you may be about to harm yourself, call 999 for an ambulance or go straight to A&E.**

# General support and advice

Our borough has an incredible voluntary sector, with hundreds of organisations ready to help residents in need. They can provide broad advice and help, for things like accessing all of the many types of financial support you may be eligible for, but there are many who can provide specialist support for older people, children and young people, people with disabilities. Also remember that there are many local services, such as the Council's libraries and leisure centres, which can offer more cost-effective ways to enjoy your hobbies.



Find out more

[www.richmond.gov.uk/cost\\_of\\_living\\_local\\_advice](http://www.richmond.gov.uk/cost_of_living_local_advice)



# How you can help

We know that some people will be impacted more than others by the cost of living crisis. If you are in a position to help others, financially or with your time, we have plenty of suggestions for you, including what to do if you don't need your £150 Energy Rebate.

Find out more

[www.richmond.gov.uk/cost\\_of\\_living\\_how\\_you\\_can\\_help](http://www.richmond.gov.uk/cost_of_living_how_you_can_help)



To keep up to date with additional cost of living support, please sign-up to our weekly e-newsletter at [www.richmond.gov.uk/news](http://www.richmond.gov.uk/news)



**If you cannot access the internet to view the Cost of Living Hub yourself, please ask a family member, friend or care-giver for help, or you can visit your local library.**