

COST OF LIVING CHECKLIST

FOR PORTSMOUTH ORGANISATIONS

If you are working directly with residents, think someone is struggling with the rising cost of living and have time to offer them support, this checklist provides you with a guide to helping them through some important areas.

Guides are also available for frontline staff to help you have healthy conversations with people who might be struggling, using the public health Making Every Contact Count (MECC) model. You can find the guides on the cost of living hub at www.portsmouth.gov.uk/costofliving

If you notice someone is struggling but don't have time to work with the resident using the checklist, you can signpost them to the council's one-stop cost of living help hub at www.portsmouth.gov.uk/costofliving or if they are not able to confidently use the internet, you can signpost them to the council's cost of living helpline on **023 9284 1047**.

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Understanding your circumstances

Action	Details	Where / how?
Check your benefit payments are correct	Check your household details are correct – children, other adults etc.	Check the Statement page of your Universal Credit online journal Check your latest award letters for any other benefits
	Check your rent amount is correct	Check what you should be receiving using a benefits calculator entitledto.co.uk or benefits-calculator.turn2us.org.uk
	Check what deductions are being taken	
Check your pay	Check tax code	moneysavingexpert.com/family/check-tax-code
	Check any deductions are correct	gov.uk/understanding-your-pay/deductions-from-your-pay
	Check you are receiving at least the minimum wage for your age	checkyourpay.campaign.gov.uk ACAS – 0300 123 1100
Complete a budget planner	Why is a budget important?	debtcamel.co.uk/draw-up-a-budget
	Understand your income and expenditure	moneysavingexpert.com/banking/budget-planning for spreadsheet or printed versions
	Check regular outgoings - are they correct? Are they essential? Can any be reduced?	moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner – online planner to save and update – or ring 0800 138 7777 for help and advice

Maximise your income

Action	Details	Where / how?
Benefits calculation	Find out which benefits you should be receiving using an online tool	entitledto.co.uk or benefits-calculator.turn2us.org.uk
Reduce deductions from benefits	Some deductions from Universal Credit can be reduced if they are causing hardship	What to do about universal credit deductions for debt – Shelter England – england.shelter.org.uk/housing_advice/benefits/what_to_do_about_universal_credit_deductions_for_debt Ring DWP Debt Management Team 0800 916 0647
Make sure your benefits are not sanctioned	Understand your Commitment, ensure your Work Coach understands your circumstances	advicenow.org.uk/guides/survival-guide-benefit-sanctions
Child maintenance	Financial support if your child's parent is not living with you	Find info and advice on setting up an arrangement at gov.uk/child-maintenance-service or ring 0800 171 2345 Get help arranging child maintenance child-maintenance.service.gov.uk/get-help-arranging-child-maintenance
Childcare costs	Depending on the age of your child and your income	childcarechoices.gov.uk For advice contact PCC's Family Information Service on 023 9268 8830 or fis@portsmouthcc.gov.uk
Help with the costs of children	Additional entitlements depending on your circumstances	Healthy start vouchers from pregnancy until your child turns 4 – healthystart.nhs.uk Or ring 0300 330 7010 Free school meals – portsmouth.gov.uk/services/schools-learning-and-childcare/schools/school-meals or contact your child's school Maternity grant for your first child or multiple births – gov.uk/government/publications/sure-start-maternity-grant-claim-form
Look for extra support	Additional benefits and grants depending on your circumstances	Council Tax Support – portsmouth.gov.uk/services/benefits-and-support/help-and-support/council-tax-support-scheme Discretionary housing payments for additional help with the costs of rented housing – portsmouth.gov.uk/services/benefits-and-support/help-and-support/discretionary-housing-payments Portsmouth Leisure Card – discounts on local sports and activities – portsmouth.gov.uk/services/leisure/sports-and-activities/portsmouth-leisure-card
Rent out a room	If you have a spare room, you could get tax-free income from a lodger	gov.uk/rent-room-in-your-home/the-rent-a-room-scheme
Find work or boost your skills	Help to find work or progress to better paid work	portsmouth.gov.uk/services/benefits-and-support/cost-of-living-hub/skills-and-employment/#find

Find ways to cut costs

Action	Details	Where / how?
Energy bills	Get help to make your home warmer and reduce your energy bills	switchedonportsmouth.co.uk or ring 0800 260 5907
	Warm home discount – £150 off your electricity bill in Autumn/Winter 2022/23	gov.uk/the-warm-home-discount-scheme Please note – the scheme has changed and it is no longer possible to apply – you should be notified if you are eligible
	Advice if you can't afford to pay your bill or top up your meter	ofgem.gov.uk/getting-help-if-you-cant-afford-your-energy-bills
	Pros and cons of moving to a pre-payment meter for gas or electricity	debtcamel.co.uk/prepayment-meter-budget-problems
Water bills	Get help if you are struggling to pay your bills, including reduced prices (social tariffs) for those on low incomes	portsmouthwater.co.uk/customer-services/help-with-my-bills or ring 0800 4320534 southernwater.co.uk/account/what-if-i-can-t-pay-my-bill or ring 0800 027 0363
Food bills	Larders and Pantries to reduce your weekly shop	portsmouth.gov.uk/services/benefits-and-support/help-and-support/help-with-food
	Foodbanks and community meals if you cannot afford food	
	Find tips on cutting your supermarket food bills	moneysavingexpert.com/shopping/cheap-supermarket-shopping
	Cut food bills by reducing food waste and meal planning	portsmouth.gov.uk/services/recycling-and-rubbish/food-waste cookingonabootstrap.com/category/recipes-food
	Regular offers such as Lidl £1.50 fruit and veg boxes	moneysavingexpert.com/deals/lidl/#54007
	Use apps to find free or cheap surplus food	olioex.com toogoodtogo.co.uk
Mobile phone, internet	Check when your contract ends and be ready to switch tariff or provider	ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/price-comparison
	Shop around for the best deals	moneysavingexpert.com/mobiles moneysavingexpert.com/broadband-and-tv
	Essential and social tariffs for those on qualifying benefits	ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs

Action	Details	Where / how?
Council Tax discounts and exemptions	Including carers, people with disabilities, care leavers, single adults and others	portsmouth.gov.uk/services/council-tax/council-tax-discounts-and-exemptions
TV licence costs	Don't miss out on your free TV licence if you are over 75 and on pension credit	gov.uk/free-discount-tv-licence tvlicensing.co.uk/check-if-you-need-one/topics/telling-us-you-dont-need-a-tv-licence
Overdraft fees / bank charges	Find out if you can open a Basic Bank Account for your income, and freeze the interest and fees on your overdrawn account	moneyhelper.org.uk/en/everyday-money/banking/how-to-choose-the-right-bank-account or ring Money Helper on 0800 138 7777
Insurance costs	Check the end date of any cover and shop around to get better deal	moneysavingexpert.com/insurance
Prescriptions	Check if you are entitled to free prescriptions If not, check if you could save money with an NHS Prescription Payment Certificate	nhs.uk/nhs-services/prescriptions-and-pharmacies/who-can-get-free-prescriptions or ring 0300 330 1343 services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start
Car and transport costs	Cut down on car and travel costs	moneyhelper.org.uk/en/everyday-money/buying-and-running-a-car/cut-your-car-and-train-costs or ring Money Helper on 0800 138 7777
	Buy an affordable bicycle from the Community Cycle Centre	facebook.com/CommunityCycleCentre
	Jobcentre Plus Travel Discount Card (JSA and UC)	moneysavingexpert.com/news/2021/11/rail-companies-urge-job-seekers-to-take-advantage-of-50-off-traffic
	Healthcare Travel Costs Scheme	nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs
Tobacco – save money by quitting smoking or switching to an e-cigarette	The Wellbeing Service can support you with medication and e-cigarettes to quit smoking	Call the Wellbeing Service on 023 9229 4001 or visit wellbeingportsmouth.co.uk and complete 'Contact Us For Help' – one of the team will be in contact

Get debt advice for any unmanageable debt

Action	Details	Where / how?
Understand who you owe and what you owe	If you are worried about your debts, get free and impartial advice on making an affordable payment plan	citizensadvice.org.uk/debt-and-money/help-with-debt Find factsheets at nationaldebtline.org or ring 0808 808 4000 Or contact one of the local, free and independent debt advice providers listed below under 'Get support and advice'
	Check your credit report for free	moneysavingexpert.com/loans/check-free-credit-report
Prioritise debts	Debts can be emergencies, priority or non-priority – make sure you know which is which	moneyhelper.org.uk/en/money-troubles/dealing-with-debt/how-to-prioritise-your-debts
When does a debt not have to be repaid	Check if you are still liable to pay the debt – could an old debt be 'statute barred' – BEFORE you contact the creditor	citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/check-if-you-have-to-pay-a-debt

Get support and advice

Action	Details	Where / how?
Get general and specialist advice on: <ul style="list-style-type: none">• Benefits• Debt• Employment rights• Housing• Consumer rights• Family issues	Advice Portsmouth	adviceportsmouth.org.uk 023 9279 4340 advice.portsmouth@theyoutrust.org.uk Anchor House, 116 Kingston Crescent, North End, Portsmouth, PO2 8AL
Get specialist debt advice	Citizens Advice Portsmouth	caportsmouth.org.uk 023 9400 6600 Unit 2–3 Ark Royal House, Winston Churchill Avenue, Portsmouth, PO1 2GF
Money advice for Portsmouth City Council tenants	Portsmouth City Council Housing Money Advisers	portsmouth.gov.uk/services/council-and-democracy/contact-us/#housing
Money advice for housing association tenants	Housing association money advisers	Contact your local customer service team to find out what money advice and support your housing association offer
Call a national government-funded helpline	Need help clearing your debts, reduce spending or making the most of your income and would rather use the phone? Call us for free and impartial money guidance.	Ring Money Helper on 0800 138 7777
Fire and Rescue Service Safe and Well visits	Free home safety visits for vulnerable residents	hantsfire.gov.uk/safety/home-safe-home/safe-and-well