



Helping you with the cost of living

As the cost of living continues to rise, we want to make sure everyone in Salford gets the help they need.

We've put together a guide to many of the main sources of help with money, bills and energy costs as well as where to turn in a crisis or emergency. There's even more information on our website at www.salford.gov.uk/costofliving and you can get free internet access and help to get online at our Gateway centres, Broughton Hub or libraries.

You can also visit www.salfordcvs.co.uk to find a wide range of support from Salford's voluntary, community and social enterprise sector as well as visiting the Salford4Good cost of living appeal to support local charities and frontline groups. Any donation, no matter how small would be appreciated.

Please don't hesitate to ask for help for yourself, your family or friends and neighbours. Everyone from Salford City Council to housing associations, local health services, charities, voluntary groups and ordinary people are here to help. The Spirit of Salford is all about all organisations working together to look after everyone and pull together as a city to get through these tough times.

Where to get help

Broughton Hub, 50 Rigby Street, Broughton M7 4BQ

Eccles Gateway, 28 Barton Road, Eccles M30 0TU

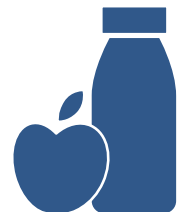
Swinton Gateway, 100 Chorley Road, Swinton M27 6BP

Pendleton Gateway, 1 Broadwalk, Pendleton M6 5FX

Walkden Gateway, 2 Smith Street, Walkden M28 3EZ

Open Monday to Thursday 8am to 10pm, Friday 8am to 6.30pm and Saturday 9am to 1pm or visit

www.salford.gov.uk/gateways





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General help

Pop into your local Gateway or Broughton Hub for a warm welcome, free activities (see page 17), free internet access, help to get online and advice on a wide range of help.

If you're worried about benefits, bills or debt, our Better Off advisors can offer a coffee and chat at the Gateways or Broughton Hub or the libraries in Irlam and Little Hulton to help you or you can book a video call with them at a time to suit you.

Visit www.salford.gov.uk/betteroff to check if you're entitled to benefits, apply online and see all the help on offer.

If you're not sure which service you need, the Spirit of Salford helpline can direct you to a wide range of services for advice and support. You can call it free on 0800 952 1000 Monday to Friday 8.30am to 6pm and Saturday 9am to 1pm or complete the form on www.salford.gov.uk/spiritofsalford

In emergency or crisis

In an emergency or a crisis, Salford Assist may help with food, gas and electricity, essential furniture, baby food, baby milk and nappies. They can also signpost you to further help. Salford Assist is a discretionary scheme and does not offer cash payments.

Please visit www.salford.gov.uk/salfordassist or call 0800 694 3695 Monday to Friday 10am to 12 noon or 2pm to 4pm.

The Household Support Fund is a separate discretionary scheme to help with food and energy costs.

Applicants don't need to be on benefits but as this is a public fund you must be able to show documents and evidence that you don't have the funds to pay for what you're requesting help with. Please visit www.salford.gov.uk/hsf for details.



Debt

If you are in debt or worried about money, get advice quickly to stop things getting worse. Even if you have an urgent problem, a debt adviser can help stop enforcement and advise on your options.

Contact Salford City Council's specialist debt advice service which provides free, independent advice to help with problem debts such as rent or mortgage arrears. The service can also help if you are facing eviction or repossession of your home due to arrears.

They can negotiate with creditors for you to set up affordable payment plans and represent you in court. Visit www.salford.gov.uk/debtadvice or call 0800 345 7323 Mondays and Wednesdays 1pm to 4pm and Fridays 9.30am to 12.30pm.

You can also speak to a debt adviser from Salford Citizens Advice by calling 0808 278 7802 between 9am and 4pm, or 0161 850 5053 6pm until 9pm, or call in to a Gateway centre. For more information visit www.salfordcab.org.uk

For confidential help with debts you can also contact National Debtline www.nationaldebtline.org or Step Change www.stepchange.org

Money Helper www.money.helper.org.uk is a useful resource for money related matters including budgeting.



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Borrowing money safely

Salford Credit Union provides affordable loans, savings and help with money. Call 0161 686 5880 10am to 12 noon Monday to Friday or email info@salfordcreditunion.com or visit www.salfordcreditunion.com

Please avoid payday lenders and loan sharks. Loan sharks are criminals who lend money at extortionate rates of interest and use threats to keep you trapped in endless debt. Confidential help is available to break free and you won't be in trouble for borrowing from them. They are the ones breaking the law. Visit www.stoploansharks.co.uk or call 0300 555 222.

Universal Credit and other benefits

You can check what benefits you are entitled to by using <https://salford.betteroff.org.uk> or the government's benefits calculator

www.gov.uk/benefits-calculators

For free, confidential, specialist advice on benefit entitlement, help with applying and representation to appeal a benefits decision contact Salford City Council's welfare rights service. Please visit

www.salford.gov.uk/welfarerights or call 0800 345 7375 Monday to Friday 10am to 12 noon.

Salford Citizens Advice provides free, confidential and impartial advice on benefits and help with forms. For help claiming Universal Credit call 0800 144 8444, 8am to 6pm, Monday to Friday. For other benefits call 0808 278 7802, or 0161 850 5053 out of hours, or visit

<https://salfordcab.org.uk>

Pension Credit is extra money to help you cover your costs if you're over state pension age and living on a low income. You may be eligible even if you have other income, savings or assets and you can apply again even if previous attempts were denied. Getting Pension Credit may unlock other help with council tax, rents, mortgage interest and free dental care.

Call the Pension Credit claim line on 0800 99 1234 (textphone 0800 169 0133). They'll fill in the application for you over the phone or contact Age UK for help.

Housing support

If you are struggling with housing costs, get help as soon as possible. Speak to a debt adviser (see previous page) to find out about your rights and get advice on working out an affordable offer then contact your mortgage provider or landlord about scheduling payments.

Salford Housing Options Point (SHOP) is a one stop shop for all housing advice, from mortgage and rent arrears and debt to finding accommodation.

You can visit SHOP at Salford Civic Centre, Chorley Road, Swinton from 8.30am to 4.30pm on Monday, Tuesday, Wednesday and Friday and 10am to 4.30pm on Thursday or email housing.advicecentre@salford.gov.uk

If you need emergency accommodation outside SHOP opening hours, please contact the out of hours service on 0161 794 8888.

You can also get advice from the national housing and homelessness charity, Shelter. Call Shelter free on 0808 800 4444, Monday to Friday 8am to 8pm or 9am to 5pm on weekends and bank holidays.

Salford Citizens Advice can also advise on housing. Call free on 0808 2787 802 between 9am and 4pm Monday to Friday or 0161 850 5053 between 6pm to 9pm every day.

To report someone sleeping rough at any time you can use StreetLink www.streetlink.org.uk or email supportten@salford.gov.uk or roughsleeperteam@salford.gov.uk



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Help with rent arrears

You may be able to apply for a discretionary housing payment to help with rent arrears. Applicants must be receiving housing benefit and/or Universal Credit to claim.

You must apply online at www.salford.gov.uk/dhp but there is free internet access and help to complete the form at the Gateway centres/Broughton Hub and local libraries.

Energy costs

If you're struggling to pay your energy bills, talk to your supplier as soon as possible about reviewing payments or more time to pay. Suppliers also have hardship funds and can arrange emergency credit for pre-payment meters. You may be eligible for extra support if you're older or living with a disability, pregnant or have young children in the house, through the Priority Services Register which supports vulnerable people at risk of disconnection.

Once you are on the register, suppliers should only install a prepayment meter if it is safe and practical for a customer to top up a meter.

Electricity North West has an Extra Care Register to provide registered customers with welfare support and information during power cuts and a useful booklet to download on what to do if the power goes off. Please visit www.enwl.co.uk/power-cuts for details.

In an emergency, please contact Salford Assist which may help with energy costs.

Visit our Warm Salford webpages at www.salford.gov.uk/warmsalford for details of a range of help with energy costs and savings.

Find out how to get help with switching from costly pre-payment meters to credit meters or tackling arrears if you are struggling to pay your bills. There are also tips on saving energy.

Warm Salford also has details of the latest grant schemes for adding insulation or replacing old boilers to make your home more energy efficient including Warm Homes Fund grants of up to £5,000. See page 29 for more details.

Owner occupiers or private renters without gas central heating may qualify for Connected for Warmth which provides a free heating and hot water system for those eligible. Visit www.connectedforwarmth.org.uk or call free on 0800 029 4547.

Keeping as warm as possible is important to protect your mental and physical health. Several thin layers of clothing are more effective at trapping your body heat than one thicker layer while warm socks or slippers will keep your feet warm and make you feel more comfortable. Try keeping one room warm and have regular hot drinks and a daily hot meal.

Martin Lewis of Money Saving Expert shares a wide range of tips on keeping yourself warm and saving money. The website www.moneysavingexpert.com also has an energy price cap calculator.



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Council tax, water and energy bills

If you need help to get back on track with your council tax bill, tackle arrears, check if your bill is too high or if you're entitled to discounts or exemptions, please get in touch at www.salford.gov.uk/backontrack or call 0161 793 2500.

United Utilities can help if you are struggling to pay your water bill. Call 0800 072 6765 or visit www.unitedutilities.com

Salford Foundation's dedicated energy advisor can help if you're behind on your gas or electricity bills by negotiating payment plans for you or applying for funding which could wipe out your debt. They can also help you check you are getting the cheapest energy possible. Complete the online form at www.salfordfoundation.org.uk/contact or email enquiries@salfordfoundation.org.uk or call 0161 787 8500.

Food costs

In an emergency, please contact Salford Assist which may be able to help with shopping vouchers or Salford Citizens Advice for a food bank referral.

Check if your child is entitled to free school meals by visiting www.salford.gov.uk/freeschoolmeals or save money by avoiding food waste with www.lovefoodhatewaste.com

Pregnant women and women with a child under four who are on certain benefits can get help to buy healthy food, infant milk and milk. Visit www.healthystart.nhs.uk for more details or call the Healthy Start Helpline on 0345 607 6823. Salford Citizens Advice can help you apply.

All pregnant women, new mothers and children under five who live in Salford can get free vitamins from any Gateway or Broughton Hub.

Saving money

Stopping smoking can save hundreds of pounds a year and improve your health. There's free help and support available to help you quit. Please visit www.salford.gov.uk/stopsmoking

The NHS website has lots of information on exercise, mental health support and how to get help with health and dental costs and save money on prescriptions. Visit www.nhs.uk

Salford City Council offers a fixed price, fair funeral service for Salford residents without any compromise on the quality of service provided. Please visit www.salford.gov.uk/funeral

Free fun in Salford

Visit any Gateway centre or Broughton Hub for free family activities from 5pm to 8pm.

- Monday movie night
- Tuesday and Thursday family games night
- Wednesday night art and crafts

There's no need to book but adults must accompany children.

Salford has over 60 parks and green spaces which you can enjoy for free to help with the cost of living.

Walk along the Bridgewater canal or visit Blackleach or Clifton country parks to spot birds and explore local industrial history. You'll find the Gruffalo and friends at Clifton Country park and woodland creatures at Worsley Woods' sculpture trails.

Walk or cycle Salford's loop lines, which were once busy railways and look out for green gyms along the way or play ball in your local park to stay fit, boost your mental health and keep the kids happy. Visit www.salford.gov.uk/parks for details.



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Help from the community

Salford Citizens Advice

Salford Citizens Advice can offer a wide range of help visit www.salfordcab.org.uk or call free on 08082 787802 between 9am and 4pm Monday to Friday or 0161 850 5053 6pm to 9pm every day.

Universal Credit advisors are available free on 0800 144 8444 Monday to Friday 8am to 6pm.

Advisors are available at Pendleton and Eccles Gateways Mondays and Wednesdays 9am to 2pm, Walkden Gateway 9am to 2pm Tuesdays and Thursdays, Cadishead library Tuesdays 10am to 12.30pm and the Broughton Hub on Wednesdays from 9.30am to 3pm.

Mustard Tree

Mustard Tree has community shops at Southway, Eccles Precinct, M30 0LJ and 50 Hulton District Centre, M28 0AU.

Mustard Tree creates opportunities for people to help themselves through providing practical support, connections into work and new experiences to encourage aspiration.

They offer access to low-cost food, furniture and clothing via their food clubs and community shops, as well as the Freedom Project – a life-skills and employability training placement. Drop in, call 0161 228 7331, email referrals@mustardtree.org.uk or visit

www.mustardtree.org.uk/get-help

Age UK

Age UK's free advice line is open 8am to 7pm every single day. Call 0800 678 1602 or visit Age UK Salford in Eccles Monday to Friday 9am to 4pm, call 0161 788 7300 or visit

www.ageuk.org.uk/salford

Age UK's Hospital Aftercare team can offer up to six weeks free support to those aged 55 and over after a visit to hospital.

We can offer practical help such as basic shopping, meals and light household duties. We also will complete a home safety check and personal assessment.

Criteria apply and all staff are DBS checked. Contact them directly on 0161 206 4607 or email Salford.aftercare@srft.nhs.uk

Mental health support

If you're worrying about the cost of living or other pressures in your life, help is available. In an emergency always dial 999.

The NHS Every Mind Matters can help improve your mental health at www.nhs.uk/every-mind-matters or, for courses in 18 different languages on beating stress, coping with illness, being a new parent or the menopause visit Living Life to the full at <https://littfgm.littf4.com>

For free, anonymous support up to 10pm every night visit www.quell.io for adults or www.kooth.com for young people aged 11 to 24.

You can also call the NHS 24/7 crisis mental health helpline on 0800 953 0285 at any time or the Samaritans on 116 123 or visit their website at www.samaritans.org

If you or someone you know is at risk of suicide, Hopeline UK is open from 9am to midnight every day on 0800 068 4141 or email: pat@papyrus-uk.

For help with escaping domestic abuse or changing your behaviour you can call Safe in Salford on 0161 793 3232 Monday to Friday 9am to 5pm or email info@safeinsalford.org.uk. The national domestic abuse helpline is open 24/7 on 0808 2000 247 or visit www.salford.gov.uk/domesticabuse to see a range of agencies offering help.

The NHS Bereavement Helpline is available on 0800 2600 400 from 8am to 8pm every day.