

Help with...

the cost of living

Campaign Pack

Introduction

No one needs to face the worry of rising costs alone.

Fife Council is working with community planning partners and community organisations to provide easy access to practical, timely information and advice to help people through the cost of living crisis.

The Cost of Living Support campaign seeks to raise awareness of that whole community response and ensure all Fifers can access local support as early as possible to help relieve the pressure of rising costs and the associated impact on health and wellbeing.

our.fife.scot/gethelp

Timescales

The Cost of Living campaign is an ongoing campaign and will run across a variety of formats, including digital, social and print.



Campaign focus

- Increase uptake of benefits, entitlements, discounts and services
- Boost self-help, as early as possible and triage to 121 support/referral
- Encourage participation in community projects/sense of mutual support
- Help practitioners share information, advice and services with each other
- Challenge stigma and build understanding of the impact of rising costs

We are speaking to:

- People and families experiencing hardship already – or about to tip into it
- Older people and vulnerable adults and families on low income
- Council tenants
- Carers and individuals supporting friends and family
- Those not digitally connected
- Sole traders, small businesses and charities
- Public service employees working part-time or on lower salaries
- Organisations and charities who might join the campaign

Key messages

- You're not alone, there's more help out there than you think
- Don't miss out - claim what's yours
- Benefit rules have changed, if you applied before, check again - you might be entitled to more now
- Check out what's available in your local area - communities across Fife are pulling together

First steps

Over the winter, the campaign will focus on:

- Maximising income and uptake of entitlements and discounts
- Help with fuel costs and making homes as energy efficient as possible
- Promoting different ways to access food and household supplies
- Encouraging people to get involved locally
- Access support for mental health and wellbeing

Other activities could include support with transport, employment and childcare.

Campaign assets

To help advertise and raise awareness with a clear and consistent message for the campaign, we have created a suite of materials which will be updated and new messaging and designs applied as the campaign progresses.

To request any of our resources please e-mail: awhyte@carfonline.org.uk

Printed posters

These are A4 in size with customisable contact information and support.

These must only be shared as printed material, and should not be shared online.



Fife
Help with...
the cost of living

Everyone is feeling the impact of the cost of living crisis but a huge range of support is available

For useful information, advice, help with benefits, energy bills and food go to: our.fife.scot/gethelp
Use the free and confidential benefits calculator to receive an estimate of the entitlements you could be getting. Don't miss out - claim what's yours.

Unable to access information online?
Call our **Community Support Line**
0800 952 0330 (Mon-Fri, 9am-5pm)

SCAN ME



Fife
Help with...
food

Get help to find a community fridge and access other support near you

For advice on benefits, help with bills and support with the cost of living go to: our.fife.scot/gethelp or call:

SCAN ME



Fife
Help with...
energy bills

Financial and practical advice if you are struggling with rising energy costs

For advice on benefits, help with bills and support with the cost of living go to: our.fife.scot/gethelp or call:

SCAN ME



Fife
Help with...
benefits and income support

Don't miss out - claim what's yours

Many of us are not claiming all the benefits we're entitled to. Check what extra help you could get if you're struggling with the cost of living, including the Cost of Living Payment scheme.

It's quick and easy to find out what you may be due - use the **FREE** and **CONFIDENTIAL** benefits calculator at: our.fife.scot/gethelp/money

If you can't access information online, need help to use the benefits calculator or to apply for your entitlements call our: **Community Support Line**
0800 952 0330 (Mon-Fri, 9am-5pm)

SCAN ME

Campaign Assets

Social graphics

These images are suitable for use on Facebook, Instagram and Twitter



Campaign assets

E-mail footer

This graphic can be added to your e-mail signature.



Wallet card (General)

These are 80mm x 55mm in size.

These must only be shared as printed material, and should not be shared online.



Campaign assets

Wallet card (benefits & Income support)

These are 80mm x 55mm in size.

These must only be shared as printed material, and should not be shared online.



Partnership working Badge

This graphic can be used on materials produced by our partners to help point people to **our.fife.scot/gethelp**



Pension Credit campaign

Campaign focus

- Every year millions of pounds in benefits go unclaimed in Fife. Using new technology Fife council is writing to everyone they think may be entitled to Pension Credit to encourage them to apply.

Key Points


- For over 66s
- Maybe entitled to more than you think
- Extra payment on top of state pension
- If you qualify you will get the extra cost of living payments too
- £10m unclaimed benefits in Fife
- Go online – it just takes 10 mins to check
- Phone for those who can't go online 0800 952 0330

Campaign assets

Pension Credit campaign

Sample Letter with details of how to apply

<<Address full name>>
<<Address 1>>
<<Address 2>>
<<Town / City>>
<<Postcode>>



Fife Council
Fife House
North Street
Glenrothes
KY7 5LT

Community Support Line: 0800 952 0330
Date: 10.09.2024

Dear <<1* name>>

Important: Possible unclaimed Pension Credit entitlement- A key to the Winter Fuel Payment

You may have heard the news recently encouraging Fife residents to claim any Pension Credit entitlement. We are contacting you directly as we think you may be eligible but you aren't yet claiming it. If this is the case then it is likely that your income is lower than it should be and you may miss out on the Winter Fuel Payment too, even if you have received it previously.

Please act now to claim your entitlements, there is help available if you need it.

Online: Please visit Our Fife Scotgethelp and use the Fife Benefits Checker to find out if you are missing out on any entitlements. If you are, the links and telephone numbers you need to make an application are contained within the results page.

By telephone: Contact the Community Support Line between 9am and 5pm, Monday to Friday, the number is at the top of this letter. Fife Council staff can complete a benefit check for you and assist with making any applications. This can be done over the telephone or by arranging a face to face appointment in a local office. Just let us know on the call if you are housebound or have mobility issues so we can make alternative arrangements to assist you.

In your community: You can request a Cost of Living appointment by:

- Calling into any Fife Council Local Office.
- If you are a Fife Council tenant, by contacting your housing officer.
- Speaking to any Fife based organisation who are displaying the orange Help with the Cost of Living logo at the top of this letter.

When requesting an appointment, please let them you know have received this letter in order to prioritise assistance to you.

Please refer to the enclosed information sheet for further details on why we are contacting you and Pension Credit entitlement.

If you would like to talk to someone about claiming, please get in touch. If we do not hear from you over the next few weeks, we may attempt to contact you by telephone to check if you need assistance.

Yours sincerely

Financial Wellbeing and Revenues Team

What is Pension Credit?
Pension Credit is a payment to top up your income. You can apply for it when you reach state pension age. How much you could get depends on the value of your current state pension, other income and any savings you may have.

How much is it worth?
Pension Credit is made up of two parts: Guarantee Credit and Savings Credit. Guarantee Credit tops up your weekly income to a guaranteed minimum level of £218.15 if you're single or £332.95 if you're a couple. You may get more if you have a severe disability, are a carer or have certain housing costs. Savings Credit is extra money if you've got some savings or your income is higher than the basic state pension. You could get up to £17.01 extra per week if you're single or £19.04 if you're a couple.

Who is eligible for Pension Credit?
You could be eligible for Guarantee Credit if:

- You are state pension age, this is now at least 66 years old for both men and women
- Your weekly income is less than £218.15 if you are single, or £332.95 for couples. If your income is more than this you could still get some Pension Credit. If you have a severe disability, are a carer or you have certain housing costs
- You have capital of £10,000 or less. There is no savings limit for Pension Credit but if you have capital over £10,000, the amount you get will be reduced


If you were 66 on or before 6 April 2016 and have savings or a private pension you may be able to claim Savings Credit.

Other help you can get with Pension Credit
Claiming Pension Credit is important because it means you may be able to:

- Automatically receive the Winter Fuel payment from the DWP if you were born before 23rd September 1958. This is worth £200 or £300 depending on your age and household circumstances.
- Automatically receive the Winter Heating Payment of £58.75 from Social Security Scotland around mid-December.
- Qualify for the Warm Home Discount worth £150 if your energy supplier is part of the scheme.
- Apply for a free TV licence if you're 75 or over.
- Get help with NHS costs if you get the Guarantee Credit part of Pension Credit. This can include things like dental treatment, glasses and transport costs for hospital appointments.

If you are sick, disabled or have caring needs you could also apply for Attendance Allowance. This is extra help for people over State Retirement age who need help with personal care or supervision because of illness or disability. If awarded Attendance Allowance, you could get at least an extra £72.65 a week and a £10 Christmas bonus. People who claim Attendance Allowance also receive an additional amount within their Pension Credit award. We can offer you help to check for any potential entitlement and to apply. If you wish to apply directly, call the Attendance Allowance helpline on 0800 731 0122.

How to claim Pension Credit
Please refer to the covering letter on how to access the Fife Benefit Checker and assistance to make any application for entitlements. Alternatively you can call the Pension Credit claim line directly on 0800 99 1234.



Frequently Asked Questions

1. What does the appointment involve?

Our Community Support Line staff are very experienced and will initially carry out a benefit check with you before offering assistance to make any applications for entitlements.
The benefit check can be completed as part of your initial call, or you can request an appointment for us to return your call at a convenient time. If you prefer, we can also arrange a face to face appointment in one of our Fife Council offices. Just let us know on the call if you are housebound or have mobility issues so we can make alternative arrangements to assist you. During the initial appointment, you should be prepared to discuss the following:

- Personal Details such as age and information on who you live with;
- Financial situation including current income and savings amounts;
- Illnesses and Disabilities including how they affect your daily life;

At the end of the benefit check, the staff member will be able to inform you of any potential benefit entitlements and the next steps in order to claim these. In most cases, this involves completing an application for a benefit such as Pension Credit, Attendance Allowance and Council Tax Reduction which can either be done there and then or you can arrange for this to be completed at another appointment time.

2. How long will the appointment take?

Depending on your circumstances, appointments can last up to an hour. Our Community Support Line staff will help you throughout the appointment. You can make an initial call to arrange a suitable time for the appointment.

3. What happens after my appointment?

We will request your permission to contact you again in order to ascertain the outcome of any applications. We will then offer to conduct a further benefit check to make sure that we have maximised your income as much as we can.

4. I have language, hearing, visibility, physical impairments, can you provide me with support?

If you require assistance in these areas, please contact us and we will make appropriate arrangements.

5. Will someone be able to attend the appointment with me?


Yes. If you require or would like a third party to participate then please let us know before your appointment so that we can make any necessary arrangements.

6. How much does this cost?

The service is free of charge. It is also confidential and impartial.

7. Why are you contacting me?

In order to help households with the cost of living, Fife Council may use the personal information provided by you for Council Tax and other benefit systems to facilitate early identification of households who may benefit from targeted support around financial wellbeing. Further information on how we process your personal information is available at www.fife.gov.uk/privacy/LIFT



Campaign Message examples

Pension Credit Campaign

Are you retired and of state pension age? You could be missing out on benefits!

We're writing to residents who we think should be claiming Pension Credit. If you receive a letter, please act now - contact the phone number in the letter or go to our fife.scot/gethelp/pensioncredit to check you're getting what you're entitled to.

Apply before Sunday 22 September and if you're entitled to Pension Credit, you'll also get the winter fuel payment which starts from £200.

#GetHelpFife

Call out to everyone in Fife.

Are you or someone you know over state retirement age? If so, you might be entitled to extra Pension Credit on top of your state pension, even if you have some savings.

Apply before Sunday 22 September and if you're entitled to Pension Credit, you'll also get the winter fuel payment which starts from £200.

Check online today

our.fife.scot/gethelp/pensioncredit #GetHelpFife

Is your Mum or Dad state pension age?

They could be entitled to extra pension credit. Check online today – all those that apply before 22 September and qualify for Pension Credit will also get the winter fuel payment.

Find out more and apply at:our.fife.scot/gethelp/pensioncredit

Don't delay, do it today!
#GetHelpFife

Campaign assets

Are you or someone you know state pension age?

You could be entitled to more than you think!

We're writing to residents who we think should be claiming Pension Credit. If you receive a letter, please act now - contact the phone number in the letter or go to our [fife.scot/gethelp/pensioncredit](https://www.fife.scot/gethelp/pensioncredit) to check you're getting what you're entitled to.

Apply before Sunday 22 September and if you're entitled to Pension Credit, you'll also get the winter fuel payment which starts from £200.

#GetHelpFife

Pension Credit Campaign

Social adverts to accompany key messages

These can be used on various social media platforms.



Partner Campaign

- Carer Support Payment

Carer Support Payment is the replacement for Carer's Allowance in Scotland which was launched and piloted in certain Local Authority areas in November 2023.

From **Monday 19th August** it will be rolled-out in Fife.

This is for new claims, existing recipients of Carers Allowance will have their award automatically transferred.

There are differences between Carers Allowance and Carers Support payment and so as part of the take up campaign, we are particularly keen to reach and encourage the following people to complete a benefit check and apply for any new entitlements:

- carers aged 16-19 in full-time “advanced” education (such as university), and carers aged over 20 in full-time education at any level.
- The new regulations also now include special backdating rules. This means that carers who are not getting Carer's Allowance but are eligible for Carer Support Payment can have their payments backdated to the date Carer Support Payment first became available. This stops carers missing out on money they are entitled to because they live in an area included in the later phases of the rollout.
- To get their fully backdated payments, carers must apply within 13 weeks of the benefit becoming available in their area. For Fife residents, they need to apply before the 17th November.

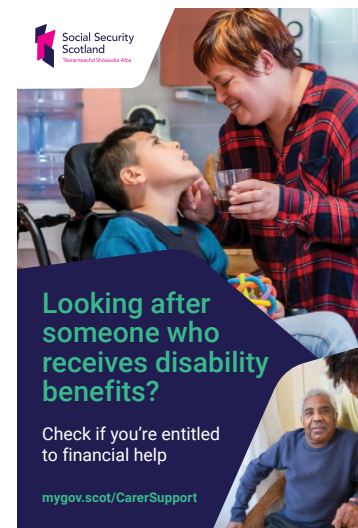
Supporting the campaign

Download resources **HERE**

- To ensure Fife residents are in receipt of their full benefit entitlement, regardless of which agency administers them, they should be directed to the Fife Benefits Checker on Cost of Living Support website: **our.fife.scot/gethelp**
- Help with a benefit check or assistance to apply is available via:
 - Booking a cost of living appointment via the website: **our.fife.scot/gethelp**
 - **Community Support Line** on 0800 952 0330, Mon- Fri, 9am-5pm
 - Staff at any Fife Council Local Service Centre
 - Working with a support agency in Fife or a housing officer, who may also be able to help them apply.

Resources are available to download and promote the campaign across your channels.

- Share social media posts about the campaign.



- Distribute leaflets as printed or electronic versions.

Warm Welcome Campaign

No one needs to face the worry of rising costs alone.

The Fife Cost of Living Support Campaign aims to help people through these difficult times. We want to make sure every Fifer has easy access to useful information and practical support from a wide range of services and organisations – and when they need it the most!

Warm Welcome is part of Fife's community response.

It is a new movement to open up venues across Fife to encourage people to come together, enjoy activities, food or refreshments, and get warmth of all kinds

our.fife.scot/gethelp

**Help with...
the cost of living**



our.fife.scot/gethelp

Promotion of scheme

Warm space locations will be listed online at our.fife.scot/gethelp/warmwelcome

Where reasonably possible the following requirements must be met as part of your grant award agreement:



- Information about your Warm Welcome offering will be included in the community cost of living support website: our.fife.scot/gethelp/warmwelcome
- Apply the Warm Welcome badge/graphic to any promotional material and information relating to the funding provision
- Display the door/window sticker/s in a prominent place at your venue
- Use the hashtag **#GetHelpFife** to any social media posts so your post can be shared by partners too
- Make copies of cost of living materials available at your venue. These can be requested by contacting Fife Voluntary Action at: info@fva.org

Campaign assets

To help advertise and raise awareness with a clear and consistent message for the campaign, we have created a suite of materials which will be updated and new messaging and designs applied as the campaign progresses.

Warm Welcome Location window sticker

These are 150mm window stickers that can be placed in the windows of locations to indicate to the public that this is part of the Warm Places scheme

Warm Welcome Location Poster

Pre-printed poster with space to add details for individual location days, times and activities



Campaign Assets

Download the artwork [HERE](#)

Social media badges

These images are suitable for use on Facebook, Instagram and Twitter



Scheme badge

Applied when promoting the scheme



Location badge

Applied when promoting a Warm Welcome location

Our website

As a call to action for the campaign, we are directing people to our new website:



our.fife.scot/gethelp

We've worked with partners and community organisations to provide practical information and contact details all in one place.

The site provides information and advice on benefits, help with bills and support with the cost of living and includes **THE FIFE BENEFIT CHECKER**.

Community Support Line

For those unable to access information online, we have provided a helpline number:



0800 952 0330

The freephone number will be open from 9am until 5pm, Monday to Friday. Staff will be able to help those in complex situations or to set up appointments over the phone.

Short Adresses

our.fife.scot/gethelp

our.fife.scot/gethelp/food

our.fife.scot/gethelp/energy

our.fife.scot/gethelp/money

our.fife.scot/gethelp/bills

our.fife.scot/gethelp/business

our.fife.scot/gethelp/health

our.fife.scot/gethelp/family

our.fife.scot/gethelp/pensioncredit

Hashtag

To help spread the word use the hashtag

#GetHelpFife

Get involved

We need your help to promote the website and campaign messages widely and share – on a targeted basis – the Helpline details. It is crucial we encourage as many people as possible online first, so time is available to provide the more in-depth one-to-one support that complex and critical situations require.

Please share feedback that you receive about the information being provided by the Council and partners – especially if anything is missing or you think could be improved.

Thank you for your support.

Contact

Audrey Whyte
Benefit Take Up Campaign Lead

Citizens Advice Rights Fife
Craig Mitchell House
Flemington Road
Glenrothes
KY7 5QF

Direct Dial: 01592 765425
Email: awhyte@carfonline.org.uk