



Section 7 Advice and Support



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Money Matters

Help and advice from CHS

We provide a range of services to help our tenants increase their income and manage their money.

Our expert advisors can help with:

Welfare benefits

- Check which benefits you may be entitled to
- Support with making benefit applications
- Help completing benefit application forms including Disability Living Allowance (DLA) Personal Independence Payment, (PIP), Attendance Allowance (AA), Pension Credit (PC), Employment and Support Allowance (ESA), Universal Credit (UC), Carers Allowance, etc.

Budgeting and debt support

- Review your household budget with you
- Help identify priority and non-priority spending and debts
- Identify ways to reduce expenses and increase income
- Signpost you to **free** specialist debt advice services, e.g. Citizens Advice, StepChange, and National Debtline

Money saving information

- Switching energy tariffs or suppliers
- Accessing water social tariffs
- Recycled furniture and white goods
- Home contents insurance
- Fee-free basic bank accounts

Financial assistance

- Identifying any government financial support available
- Accessing the Cambridgeshire Local Assistance Scheme (CLAS)
- Applying to local, regional and national charities

Our services are **FREE**, confidential and impartial. We provide ongoing support until everything is sorted out. There is no need to travel – we can come to you. Please phone us on: **0300 111 3555** and ask for the Money Matters Team, email us at moneyadvice@chsgroup.org.uk with your contact details and a brief description about your issue and one of our Money Matters Advisor will contact you to see how we can help.

Tenants needing extra support

We offer additional support, including home visits, for tenants who may find it difficult to use mainstream advice services.

This includes people who:

- Have mental health needs
- Have learning disabilities
- Have physical disabilities or serious medical conditions
- Are caring for children under school age, living in rural areas
- Provide care to relatives living in rural areas

Extra help

- If you need further help, we can refer you to our Housing & Communities Connector service for extra support.
- We can also refer you to other organisations if additional help is required, such as CPSL Mind, Occupational Therapist, etc.

Who can use this service? Any CHS tenant can use this service and contact CHS by phone, email, and in person.

“The Money Matters team are fantastic, very professional & friendly. They are so supportive and helpful. They helped me apply for PIP and got me through my assessment. I am so grateful”

Housing & Communities Connector

This service supports CHS tenants with their health, wellbeing, and independence and can help you to keep your tenancy stable.

We can help you connect with health services, social care, community groups, and local activities that support your wellbeing.

We can offer one-to-one help which can include home visits and practical support. We focus on your strengths and work with you to build confidence, develop life skills, and find solutions that suit your situation.

We also work closely with other CHS teams and partner organisations to make sure you get the right help at the right time. This can prevent problems from getting worse and reduce the risk of your tenancy being affected.

“Thank you for your kindness and encouraging words.. you go out your way to help because you genuinely care. You are making differences to people's life .. your small acts of kindness even with me have made such a difference”

Who can use this service?

Any CHS tenant can use this service. To get support you will need a referral from your Housing Officer or from the Money Matters team. If you think this service could help you, please get in touch using the details below:

- Housing Officer - call 0300 111 3555 and ask for your Housing Officer or contact them on their direct number if you have it.
- Money Matters – call 0300 111 355 and ask for the Money Matters team or email moneyadvice@chsgroup.org.uk with your contact details and a short description of your situation. One of our advisors will get in touch with you

Switching Energy Suppliers

When you move into your new home, the gas and electricity supplier will already be set up but you do not have to stay with them. You can usually choose your own supplier and find the best deal. Many households can save around £300 per year by switching to a better deal.

When you move in:

- Take meter readings straight away and give them to the supplier
- Set up an account in your name
- Check whether you are on a standard tariff, which may be more expensive

You can still compare tariffs even if you do not have usage history. Comparison websites can estimate your energy use based on your household.

If you have a prepayment meter, you may still be able to switch suppliers, although options can be more limited. Some suppliers offer cheaper tariffs or extra support.

Energy comparison websites

- MoneyHelper – Free, impartial guidance and links to accredited comparison sites <https://www.moneyhelper.org.uk/en>
- MoneySavingExpert (Cheap Energy Club) - Helps you compare tariffs and see if switching could save you money
<https://www.moneysavingexpert.com/cheapenergyclub/>
- USwitch – compares gas and electricity tariffs from a wide range of suppliers <https://www.uswitch.com/gas-electricity/>
- Compare the Market – allows you to compare energy prices and switch supplier <https://tinyurl.com/y35yeps4>
- GoCompare – compares gas and electricity tariffs and switching options
<https://tinyurl.com/mru4axbt>

Remember that if you need help, we can offer advice and signpost you to free independent energy advice services.

Please email moneyadvice@chsgroup.org.uk

