

HOUSEHOLD SUPPORT FUND INFORMATION PACK

MONEY

DEBT AND INCOME

If you are worried about debts and bills support is available at: <u>http://makingmoneycount.org.uk/bills-and-debt/help-with-debts/</u>

To make sure you are maximising your income go to <u>http://makingmoneycount.org.uk/bills-and-debt/get-more-money/</u>

For everyday help with money and more please go to <u>Making Money Count</u>. This information is brought to you by organisations working across Cambridgeshire.

COUNCIL TAX REDUCTION

If you need help to pay your council tax bill, you might be eligible for Council Tax Reduction. You can apply through your District or City Council.

Check which Council area you live in at Find your local council - GOV.UK (www.gov.uk)

DISCRETIONARY HOUSING PAYMENTS

If you rent your home and claim housing benefit or the housing element of Universal Credit, then Discretionary Housing Payments can provide help with rent or housing costs. You can apply through your District or City Council.

<u>Cambridge City</u> <u>East Cambridgeshire (follow the link and click 'Apply for a Discretionary Payment')</u> <u>Fenland (follow the link and click 'Apply for a Discretionary Payment')</u> <u>Huntingdonshire</u> <u>South Cambridgeshire</u>

Check which Council area you live in at Find your local council - GOV.UK (www.gov.uk)

CITIZENS ADVICE

Citizens Advice can help with your problems and concerns – like debt, benefits, work, relationships and more – in total confidence.

If you live in <u>Cambridge City or South Cambridge Contact Cambridge and District Citizens</u> Advice or ring **0808 278 7808**

If you live in East Cambs, Fenland or Huntingdonshire Contact <u>Rural Cambs Citizens Advice</u> or call **0808 278 7807**

MONEY AND DEBT - NATIONAL AGENCIES

You can get free, independent advice about money and debt problems from various national agencies:

<u>Christians Against Poverty</u> <u>Debt Advice Foundation</u> <u>Money Advice Service</u> <u>National Debt Line</u> <u>StepChange</u>

FUEL AND WATER

WARM HOMES

If you are struggling to pay your bills and/or can't afford to heat your home, there are two warm homes partnerships in Cambridgeshire that can provide information and resources as well as links to organisations that provide grant support.

Residents of Fenland, East Cambridgeshire, Huntingdonshire, and Cambridge City: All residents of these areas are eligible to get help and advice on cutting household bills and keeping their homes warm in the winter. This includes information on the Warm Home Discount; choosing the best energy tariff; details about further grant funding for home energy improvements; and free small energy-saving measures. This service is provided by PECT.

Get in touch by calling **0800 8021773** or email: **warmhomes@pect.org.uk** For more information and to use an online referral form: <u>www.pect.org.uk/projects/warmhomes</u>

If you live in South Cambridgeshire:

LEAP (Local Energy Advice Partnership) offers a completely FREE OF CHARGE service. If you are eligible, LEAP will book you an appointment with one of their friendly, qualified advisers.

LEAP can:

- Help checks if you are on the cheapest energy tariffs could save you over £280 a year.
- Install FREE, simple energy-saving measures which can save the average household £30 on their energy bills a year.
- Give you day-to-day energy efficiency hints and tips and ensure your heating system is set up to keep you warm and save money.
- Arrange a FREE telephone advice service to help with benefits, debt and other money problems.
- Refer you for further energy efficiency improvements, such as loft insulation or a new boiler.

Call **LEAP** on **0800 060 7567** (*Freephone) to book an appointment or apply online: <u>www.applyforleap.org.uk</u>

WARM HOMES DISCOUNT SCHEME

You could get £140 off your electricity bill (or gas bill if your provider for winter 2021 to 2022 under the Warm Home Discount Scheme).

How you apply for the Scheme depends on how you qualify for the discount. There are 2 ways to qualify for the Scheme:

- you get the Guarantee Credit element of Pension Credit
- you're on a low income and meet your energy supplier's criteria for the scheme

WATER BILLS

If you are struggling to afford your water bill, **Anglian Water's** <u>Extra Care Support Team</u> can help find a way forward, with a personalised plan to find the cheapest tariff or a flexible payment plan.

To contact the team, click the link above or call **0800 232 1951**

Anglian Water also provides <u>free home water-saving kits</u> to help save water and in turn, save money.

Cambridge Water have flexible payment schemes and special tariffs for customers who have low incomes or are struggling to pay their water charges.

If you are in difficulty paying your bill you should contact <u>Cambridge Water online</u> or by calling free on **0800 587 7707**

FUEL (GAS & ELECTRIC)

You can get information on grants and other sources of support for help with energy bills at:

http://makingmoneycount.org.uk/bills-and-debt/energy/

Please note that the site recommends switching suppliers to save money. At the moment that is unlikely to be the case as many energy companies are struggling. If you don't find a better tariff than the one you are on it's probably better to wait until deals are available again.

EMERGENCY SUPPORT

CAMBRIDGESHIRE LOCAL ASSISTANCE SCHEME

If you live in Cambridgeshire (excluding Peterborough) and are eligible, CLAS can provide information, advice and practical support and assistance in times of exceptional pressure. Following an assessment, you may be eligible for a CLAS award. The awards can be in the form of supermarket vouchers, energy vouchers, new cookers, or recycled white goods and furniture.

For eligibility and further information visit the <u>CLAS web page.</u>

FOODBANKS

Foodbanks provide three days' nutritionally balanced emergency food and support. If you are reaching a crisis point or in a crisis, the following sites explain how you can access foodbank support

- <u>Cambridge City Foodbank</u>
- Ely Foodbank
- Godmanchester Foodbank
- <u>Ramsey Foodbank</u>
- <u>St Neots Foodbank</u>
- <u>Peterborough Foodbank</u>
- Wisbech Foodbank

FAMILIES

FREE SCHOOL MEALS

Families who are currently paying for school meals will save around £450 a year for each primary school child if they are entitled to free school meals. Most schools have systems which mean it is impossible for other pupils to know who is receiving free school meals. Your child can get free school meals if you receive any of the following:

- Income Support
- Income-Based Job Seekers Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit but no element of Working Tax Credit and have an annual income (as assessed by HM Revenue and Customs (HMRC)) that does not exceed £16,190
- If you are supported under Part VI of the Immigration and Asylum Act 1999
- Guarantee element of State Pension Credit
- Working Tax Credit during the four-week period immediately after your employment finishes or after you start to work less hours per week
- Universal Credit with an annual net earned income of no more than £7,400 (as of 1 April 2018)

Apply here: Free School Meals Application Form

FREE CHILDCARE OFFER

All three and four-year-olds can get free early education or childcare for 15 hours a week during term time (38 weeks per year) or spread the hours over the full year (570 hours in total).

There is also an <u>extended entitlement</u> (an additional 15 hours a week) for working parents.

Additionally, some two-year-olds are entitled to free early learning and childcare.

HEALTHY START VOUCHERS

If you are pregnant or have a child under 4, you could get help to buy milk, fruit and vegetables. If you qualify you will get:

- £4.25 for each week of your pregnancy from the 10th week
- £8.50 each week for children from birth to 1-year-old
- £4.25 each week for children between 1 and 4 years old

To be eligible, you must be receiving any of the following:

- Child Tax Credit (but only if your family's annual income is £16,190 or less)
- income-related Employment and Support Allowance
- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit
- Universal Credit (but only if your family earns £408 or less per month from employment)

To claim, speak to your midwife or health visitor, apply online <u>here</u> or phone the Healthy Start helpline on 0345 607 6823

OTHER SOURCES OF SUPPORT

AGE UK CAMBRIDGE & PETERBOROUGH

Information and advice for those aged 65+ with a wide range of matters such as Welfare Benefits and health and social care advice. Support with complex, difficult situations such as bereavement, illness, housing and financial matters.

Practical support with Hospital Discharge, Handy-person, falls equipment, key safes etc. and Community Wardens, Home Support and social, emotional and friendship support through volunteer calls and visits, clubs and a vast array of volunteering opportunities.

Contact Age UK now by email or ring 0300 666 9860

ARMED FORCES COVENANT

Those serving (or who have served) in the armed forces and their family members can access a wide range of support through the <u>Cambridgeshire and Peterborough Armed</u> Forces Covenant Partnerships

ARE YOU A CARER?

Then Caring Together is here to help you.

Their website has information on the support we have for <u>adult carers</u> including groups for <u>carers</u>, <u>emergency planning</u> and <u>carer voice</u>. There is also support and information available for <u>young carers</u>. They offer <u>home care</u>, which can play an important part in looking after the person you care for and in giving you a break. We also have information on subjects such as carer's assessments.

You can call Caring Together on 0345 241 0954 or email hello@caringtogether.org

BEREAVEMENT SUPPORT

You have indicated that you would like support due to a bereavement.

The NHS in Cambridgeshire and Peterborough have produced information on services across the area as well as national organisations that offer support for people who have lost a loved one. It can be downloaded <u>here</u>.

<u>Cruse</u> is a charity that provides support and information to those suffering bereavement. They can be contacted online or on **0808 808 1677**

CAREERS & SKILLS

The Cambridgeshire Skills provide face to face and online learning and skills courses that can help you improve your employment prospects.

Details of the Adult Skills Programme for January to April 2022 can be found at <u>https://www.cambsals.co.uk/courses</u>

MENTAL HEALTH & WELL-BEING

Money worries can affect your mental health, but there are lots of things that you can do to keep your mind healthy and well. Be Well in Cambridgeshire has information and support to help you.

Mental health and well being - Be Well in Cambridgeshire (bewellcambridgeshire.co.uk)

YOUR HOME

DISABLED FACILITIES AND SPECIAL PURPOSES GRANTS

Do you consider yourself to:

- Have a disability
- Have a child in your household with a disability
- Have a long-term health condition that means you are frail

If so, you may be entitled to a Disabled Facilities Grant to provide you with adaptations to your home to support healthy, safe and independent living. This can cover:

- Making it easier to get in and out of your home
- Making it easier to get to your bedroom, bathroom, living room and kitchen
- Making it easier to use the toilet, bath and shower
- Making it easier to prepare and cook food
- Improving or installing a suitable heating system
- Helping you control lighting, power, and heating
- Allowing you to open doors and windows with remote control
- Make your home safe for you and other people who live in it

Depending on the policy of your local District or City Council a discretionary Special Purposes grant or loan may be available to support you. The fund can be used for a range of purposes including but not limited to:

- Supporting healthy, safe and independent living
- Improving housing conditions and removing certain hazards
- Property repairs and replacements of fixtures/ fittings
- Energy Efficiency measures to promote warm homes replace boilers/windows/doors/roof
- Repairs
- Security measures
- Work to make a home dementia-friendly

Applicants will normally be considered for assistance if they are on a low income or in receipt of a qualifying benefit.

Further information and applying for Disabled Facilities and Special Purposes Grants:

If you live in Fenland email - privatesectorhousing@fenland.gov.uk or call 01354 654321

If you live in Cambridge City, Huntingdonshire or South Cambridgeshire email **hia@cambshia.org**

If you live in East Cambridgeshire call **01353 616950**