

Worrying about money?

Support is available in Blaenau Gwent



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, rent or mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: What are some options?

1 Welsh Government and Council Support Schemes

The Welsh Government's **Discretionary Assistance Fund** can offer an **Emergency Assistance Payment (EAP)** to help with essential items, such as food, gas, electricity or clothing if you are experiencing significant financial hardship, or in a crisis situation and in need of immediate financial support. This grant can be paid into your bank account (BACS) or it can be awarded as a text message voucher sent to your mobile (PayPoint voucher).

People on low incomes of state pension age or in supported or temporary accommodation may be eligible for housing benefit. It may also be possible to apply for Discretionary Housing Payment and Council Tax Support. Otherwise it may be best to apply for Universal Credit to help with housing costs. This will depend on your current circumstances and whether you pay rent and/or Council Tax - for more details see 'Further Council Support' in Step 3.

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you manage things like your gas and electricity bills and make sure you're not missing out on things like free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned by the DWP, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month; you may be able to make a late challenge.

Step 3: Where can I get help? For free and confidential support.

Discretionary Assistance Fund

Eligibility information and how to apply
0800 859 5924 | daf.feedback@necsws.com
www.gov.wales/discretionary-assistance-fund-daf/how-apply

CITIZENS ADVICE CAERPHILLY BLAENAU GWENT

Advice on benefits, debt, energy and more
0808 250 5700 (freephone)
www.citizensadvicecbg.org.uk

Help with options: 1 2 3 4 5 6

SUPPORT FOR PEOPLE OVER 60

Age Cymru Gwent

Help and support for older people
01633 763 330
information@agecymrugwent.org
www.ageuk.org.uk/cymru/gwent

Help with options: 1 2

Care and Repair

Helping people in Blaenau Gwent and Caerphilly to live independently at home
01495 321091 | enquiries@bgccr.co.uk

Help with options: 1 2

FURTHER COUNCIL SUPPORT

Council Tax Reduction, Discretionary Housing Payments, Housing Benefit, Free School Meals, School Uniform Grants
01495 311 556
Benefits@blaenau-gwent.gov.uk

Help for Families with Children: Families First, Flying Start
01495 355 584

Flying Start: fis@blaenau-gwent.gov.uk
Families First: familyfirst@blaenau-gwent.gov.uk

Social Services Information, Advice and Assistance
01495 315 700

Children under 18: duty.team@blaenau-gwent.gov.uk
Adults 18+: dutyteamadults@blaenau-gwent.gov.uk

For further info please visit www.blaenau-gwent.gov.uk/en/resident/cost-of-living-advice-and-support

Help with options: 1 2 4

COMMUNITIES FOR WORK PLUS

Supports individuals who are not in employment, education or training and who face barriers to work
01495 355 355 | www.communitiesforwork.co.uk

Help with option: 2

HOUSING

Housing Advice and Solutions
01495 354 600
Housing@blaenau-gwent.gov.uk

Housing Support Grant
07811 068 668
Supporting.people@blaenau-gwent.gov.uk

For further info please visit www.blaenau-gwent.gov.uk

SHELTER CYMRU

Independent housing related advice including support dealing with mortgage and rent arrears
02920 556 120 | www.sheltercymru.org.uk

Help with option: 3

BLAENAU GWENT COMMUNITY HUBS

The Hubs are located in town centre libraries, offering residents easy access to advice and information about local services. All venues closed for lunch 1-2pm

Tredegar Library
9am-5pm Monday, Tuesday, and Friday
10am - 5pm Wednesday

Ebbw Vale Library
9am-5pm Monday, Tuesday, Thursday and Friday

Abertillery Library
9am-5pm Tuesday, Thursday, Friday
10am-5pm Wednesday

Blaina Library
9:30am-4pm Monday

Cwm Library
9:30am-5pm Thursday

Brynmaur Library
9am-5pm Monday, Tuesday, Thursday and Friday

Llanhilleth Miners Institute
10am-4pm first Wednesday of every month

Help with options: 1 2 3 4 5 6

More Advice and Support

Tai Calon Community Housing

Information for Tai Calon tenants about their tenancy, rights and responsibilities
0300 303 1717 | talktous@taicalon.org

Cyfannol Women's Aid

Specialist refuge, outreach and community-based services
0330 056 4456 | www.cyfannol.org.uk
blaenaugwent@cyfannol.org.uk

Torfaen and Blaenau Gwent Mind

Mental health support
01495 311 445 | www.torfaenmind.co.uk
firstcontact@torfaenmind.co.uk

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income and are pregnant or have a child under 4.
0300 330 7010 | www.healthystart.nhs.uk
healthy.start@nhsbsa.nhs.uk

Turn2Us

Information and financial support
0808 802 2000 | www.turn2us.org.uk
benefits-calculator-2.turn2us.org.uk

Platform

We work with people who are experiencing challenges with their mental health
01495 241 020 | www.platfform.org

Smart Money Cymru Community Bank

Safe, ethical and local savings and loans
02920 883 751 | info@smartmoneycymru.co.uk
www.smartmoneycymru.co.uk

Debt Advice Foundation

Support and advice to anyone worried about loans, credit and debt
0800 043 4050 | www.debtadvicefoundation.org

Welsh Water

Support schemes for people receiving benefits or have a low income and still struggling
0800 052 0145
www.dwrcymru.com/en/support-with-bills

Careers Wales

Help to plan your career, prepare to get a job, find and apply for the right apprenticeships, courses and training
0800 028 4844 | careerswales.gov.wales

For Refugees, Asylum Seekers and Migrants with No Recourse to Public Funds (NRPF)

The Unity Project

Support to have NRPF condition removed if applicable and other support
www.unity-project.org.uk

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF
07963 509 044 | www.project17.org.uk

Ethnic Minorities and Youth Support Team

Asylum and Refugee Support Service at EYST Sanctuary Hub offers advice on the asylum process, NASS support, benefits, money and housing
07394 923 317 or 07512 792 182
info@eyst.org.uk

Welsh Refugee Council

Asylum and Refugee support to help people build new futures in Wales
0808 196 7273 | www.wrc.wales



PARTNERIAETH LLESIAINT LLEOL
Blaenau Gwent
LOCAL WELL-BEING PARTNERSHIP

