

Blaenau Gwent Council

Cost of Living Financial Support and Advice



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The cost of living is increasing rapidly and prices are rising at rates we haven't seen since the 1970s. This includes energy bills, food, fuel and more. In this leaflet we have tried to consolidate information about financial support available to help ease the cost of living challenges faced by many local households.

A range of measures are available to help people maximise their income to meet essential living costs, however it may not always be easy to know what support is available or how to apply and as a result, lots of benefits go unclaimed.

Don't assume you're receiving everything you're entitled to, always check, and if you're still struggling or in doubt, get in touch.

Government Support Payments

- Many households will receive new cost of living support from the Spring 2023
- £900 Cost of Living payment for means tested benefit claimants will go direct to bank accounts in three payments over the financial year

Cost of Living Payments 2023 to 2024

The government has announced further Cost of Living Payments will be made between spring 2023 and spring 2024. These payments are:

- £301 for people on an eligible low income benefit, to be paid during spring 2023
- £150 for people on an eligible disability benefit, to be paid during summer 2023
- £300 for people on an eligible low income benefit, to be paid during autumn 2023
- £300 for pensioner households, to be paid during winter 2023 to 2024
- £299 for people on an eligible low income benefit, to be paid in spring 2024

Further guidance will be published when more details have been announced, including the qualifying dates. For more detail please visit <https://helpforhouseholds.campaign.gov.uk>

Most people should have received their 2022 Cost of Living Payment. If you were eligible, you'll be paid automatically in the same way you usually get your benefit or tax credits. This includes if you're found to be eligible for a Cost of Living Payment or a Disability Cost of Living Payment at a later date.



Help with Energy Costs

Energy Price Guarantee

The cost-of-living crisis has seen a huge increase in energy bills. Fuel supply and rising inflation are the causes of this current crisis.

Crises come and go, but the problem of fuel poverty remains.

More and more people are struggling to find the money to pre-pay for their fuel or energy. These households face difficult choices. Should they eat hot food, or heat their homes?

The first step is the most important

Get in touch with your supplier. Juggling finances and managing an energy account can be tricky, but your supplier can give you a helping hand should you need it if you are:

- Worried about paying your electricity or gas bills
- Struggling to top up your meter
- Needing some short-term support or your circumstances recently changed

Contact your supplier to see how they can help. There is lots of helpful information out there, but it's sometimes hard to know what it is or where to start.

Help with Energy Costs

Customers in debt to their energy supplier may be able to get help to pay it off. However, many of the energy suppliers require you to first seek advice from a recognised debt advice charity.

The following energy and utility suppliers offer grants to their customers:

- British Gas Energy Support Fund
- EDF Energy Customer Fund
- E.ON Energy Fund
- E.ON Next Energy Fund
- Octopus 'Octo Assist Fund'
- Ovo Energy Fund
- Scottish Power Hardship Fund
- Western Power Distribution Priority Services

For additional help, support and advice please visit **<https://helpforhouseholds.campaign.gov.uk>**



Help with Energy Costs

Winter Fuel Payment

Who is eligible?

People born before 25th September 1956.

How much will I get?

£250 - £600 (varies depending on your circumstances).

How will I receive it?

Automatically, if you have received this before. It will be paid direct into your bank account. If you have not received it before, you will need to make a claim.

When will I get it?

Winter 2023/2024, if you have received the payment before. If you have NOT received it before, will need to make a claim. In order to apply please click the following detailing how you can make a claim
<https://www.gov.uk/winter-fuel-payment/how-to-claim>



Help with Energy Costs

Warm Home Discount

Who is eligible?

There are 2 ways to qualify:

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

How much will I get?

£150

How will I receive it?

It is a one-off discount on your electricity bill.

Pre-pay or pay-as-you-go meters - if application is successful your electricity supplier can tell you how you will receive the discount, for example, a voucher.

When will I get it?

If your application is successful, your electricity supplier will apply the discount to your bill by 31st March 2023.

For further information and details on how to apply

Visit <https://www.gov.uk/the-warm-home-discount-scheme>

If you need support applying, please visit one of our Community Hubs. Please click the link for details of opening times <https://www.blaenau-gwent.gov.uk/en/resident/blaenau-gwent-community-hubs>

Help with Energy Costs

Former Miners Grant

Who is eligible?

Former coal miners, or their partners, or widows, who are identified as being particularly vulnerable due to being on low income, live in your own home and are responsible for paying for energy costs. It is only available to:

- Those who have ten years' service in the industry or
- Who those whose last place of work was in the industry

How will I get?

£200. Only one grant available per household

How will I apply?

Visit: www.ciswo.org.uk **Call:** 01506 635 550

If you need support applying, please visit one of our Community Hubs. Please click the link for details of opening times **www.blaenau-gwent.gov.uk/en/resident/blaenau-gwent-community-hubs**



Housing Benefit

Who is eligible?

Housing Benefit can help you pay your rent if you're unemployed, on a low income or claiming benefits. It is being replaced by Universal Credit.

You can only make a new claim for Housing benefit if either of the following apply:

- You have reached State Pension age
- You are living in supported, sheltered or temporary housing.

How much will I get?

You may get help with all or part of your rent. It will depend on:

- Your 'eligible' rent or Local Housing Allowance Rate
- Your household income including benefits, pensions and savings (over £6,000).

How do I claim?

Visit <https://www.blaenau-gwent.gov.uk/en/resident/benefits-council-tax-reduction-dhp/benefits-online/>

Tel: 01495 311556 **Email:** benefits@blaenau-gwent.gov.uk

Council Tax Reduction

Who is eligible?

If you are on a low income or receiving certain benefits and are liable to pay council tax, you may be eligible for Council Tax Reduction.

How much will I get?

The amount of Council Tax Reduction you may receive will depend on many factors:

- Which benefits you receive
- Your age
- Your income and savings
- How much Council tax you pay.

How do I claim?

Visit <https://www.blaenau-gwent.gov.uk/en/resident/benefits-council-tax-reduction-dhp/benefits-online/>

Contact: 01495 311556

Email: benefits@blaenau-gwent.gov.uk

Discretionary Housing Payment

Who is eligible?

If you are receiving Housing Benefit or the Housing Element of Universal Credit, but are still finding it hard to pay your rent, you can apply for a Discretionary Housing Payment (DHP).

How does it work?

You can apply for a DHP to help pay your rent if:

- You are already receiving Housing Benefit.
- Your Housing Benefit is below the full rent less any services for which Housing Benefit cannot be paid such as heating charges or water rates.
- Special circumstances exist which mean you cannot pay the difference between your benefit and your full rent.

DHP's are awarded as a short-term measure to help people while they make efforts to resolve their difficulties.

How will I apply?

- <https://www.blaenau-gwent.gov.uk/en/resident/benefits-council-tax-reduction-dhp/benefits-online/> or:
- Contact the Housing Benefit Team on 01495 311556, or
- Email: benefits@blaenau-gwent.gov.uk

Benefits you may be entitled to

Universal Credit

Who is eligible?

You may be able to get Universal Credit if you are on a low income or need help with your living costs. You could be:

- Out of work
- Working (including self-employed or part time)
- Unable to work, for example because of a health condition.

To claim you must:

- Live in the UK
- Aged 18 or over (there are some exceptions)
- Be under State Pension age
- Have £16,000 or less in money, savings and investments.

How much will I get?

The amount of Universal Credit you may receive depends on your:

- Your standard allowance
- Any extra amounts that apply to you
- Any money taken off your payment

When will I get it?

It is paid monthly and is based on your circumstances each month. For more information visit **www.gov.uk/universal-credit**

The Foodbank

The Trussell Trust runs the largest network of food banks in the UK, giving emergency food and support to people in crisis.

In order to provide the most appropriate help for the circumstances of your situation they work with local agencies. For more information please visit <https://www.trusselltrust.org/get-help/find-a-foodbank/blaenaugwent/>

How to get help?

You can call or email the Foodbank where you can talk through your situation and they will put you in touch with the relevant local agency.

Tel: 07812 425130 **Email:** info@blaenaugwent.foodbank.org.uk

What will I get?

Where appropriate you will be supplied with a Foodbank Voucher

You will need to take your Foodbank voucher to your nearest Foodbank Centre. You can find a list of the local centres and opening times here: **Locations | Blaenau Gwent Foodbank.**

Your voucher will then be exchanged for a parcel of 3 day's emergency food.

For more information please visit <https://blaenaugwent.foodbank.org.uk/>

Healthy Start Vouchers

If you are more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk. If you are eligible, you will be sent a Healthy start card with money on it that you can use in some UK shops. Your benefit will be added to this card every 4 weeks.

You can use your card to buy:

- Plain liquid cow's milk
- Fresh, frozen and tinned fruit and vegetables
- Fresh, dried and tinned pulses
- Infant formula milk based of cow's milk
- Healthy start vitamins – these support you during your pregnancy and breastfeeding
- Vitamin drops for babies and young children – suitable from birth to 4 years old

Who is eligible?

You may be eligible if you are in receipt of:

- Universal credit, at least 10 weeks pregnant or have at least one child under 4years old
- Child Tax credit, have at least one child under 4 years old, your family's annual income is £16,190 or less and you do not get Working Tax Credit
- Income Support
- Income Based Job Seekers Allowance
- Pension Credit (which includes the child addition)
- Working Tax Credit run on (paid for 4 weeks after you start working less than 16 hours per week) and you do not get Child Tax Credit OR

You may also be eligible if you are at least 10 weeks pregnant and either:

- Under 18 years old and not getting any benefits
- Getting Child Tax credit and not getting Working tax credit and your annual income is less than £16,190
- Getting income related Employment support allowance (ESA)

How do I apply?

Online at <https://www.healthystart.nhs.uk/how-to-apply/>

Tel: 0300 330 7010 **Email:** healthy.start@nhsbsa.nhs.uk

For more information please visit <https://www.healthystart.nhs.uk/>

Blaenau Gwent Food Partnership

Blaenau Gwent Food Partnership are a partnership working together to build a local food system that is healthy, affordable, resilient and fair.

There are many organisations and schemes across blaenau gwent that can help you get food.

For further information about getting help with food or to find a Food bank near you please visit <https://bgfoodpartnership.co.uk> or visit <https://www.facebook.com/groups/261062705859843/>

Help with the school day

Free School Meals

Who is Eligible?

Your child may be able to get free school meals if you receive any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- Child Tax Credit (with an annual income less than £16,190)
- Guarantee element of Pension Credit
- Working Tax Credit run-on - paid for 4 weeks after you stop qualifying for Working Tax Credit
- Universal Credit with net household income of less than £7,400 (£616.67 monthly)
- Families who receive Working Tax Credit are **not** entitled to free school meals

How do I apply?

You do not need to complete another form if you are in receipt of Housing Benefit or Council Tax Reduction. Contact the Benefit Section if your child starts school for the first time OR if your child is not receiving free school meals but you think they should be.

Tel: 01495 311556 **Email:** benefits@blaenau-gwent.gov.uk

School Uniform Grant

Who is Eligible?

- Learners currently eligible for free school meals can apply for the grant.
- Pupils who receive Free School Meals due to transitional protection arrangements **do not qualify** for this funding.
- All looked after children qualify for the grant, whether they received free school meals or not.
- Families are only able to claim once per child, per school year.
- All looked after children qualify for the grant, whether they received free school meals or not.
- Families are only able to claim once per child, per school year.

How much?

£300 for year 7 learners. £225 per learner in all other years.

How do I apply?

The scheme is open from 1st July 2022 and end on 30th June 2023.

Apply online at <https://www.blaenau-gwent.gov.uk/en/resident/schools-learning/school-uniform-grant> if:

- Your child is eligible for free school meals and
- Your child has not already received a school uniform grant for the current school year 2022/2023

For further information **Email:** benefits@blaenau-gwent.gov.uk or
Tel: 01495 311556



Other Support Payments

Customer Assistance Fund Debt Support Scheme

The Customer Assistance Fund Debt Support scheme is designed to help those in severe financial hardship to clear and get on top of their payments.

Who is eligible?

You may be eligible if:

1. Your water account is for a domestic property where you currently live.
2. You owe more than £150

How does it work?

- If your application is successful, Welsh Water will set up a monthly, fortnightly or weekly payment plan for your current year's charges.
- Once you have made payments for 6 months Welsh Water will pay off 50% of your previous debt.
- If you make payments for a further 6 months, Welsh Water will the pay off the rest of your previous arrears.

How do I apply?

Visit <https://www.dwrcymru.com/en/support-with-bills/customer-assistance-fund>

If you need support applying, please visit one of our Community Hubs. Please click the link for details of opening times <https://www.blaenau-gwent.gov.uk/en/resident/blaenau-gwent-community-hubs/>

Other Support Payments

Water Direct Debit Support Scheme

If you are in financial hardship and you are in debt with Welsh Water this scheme may help by paying you water charges and debt through your benefit.

Who is eligible?

You may be eligible if:

1. Your water account is for a domestic property where you currently live.
2. Your arrears are more than £75
3. You are in receipt of one of the following benefits
 - Pension Credit
 - Universal Credit
 - Income Support
 - Income based Jobseekers Allowance
 - Employment and Support Allowance (Income Based)

How does it work?

Welsh Water are working with the Department for Works and Pensions to offer the option to pay your water charged through your benefits. This means:

- No missed payments
- No recovery action
- It's convenient as the payment is automatically taken from your benefit.

Welsh Water will also give you £25 discount off your current year's charges.

How do I apply?

Visit <https://www.dwrcymru.com/en/support-with-bills/water-direct-scheme> If you need support applying, please visit one of our Community Hubs. Please click the link for details of opening times <https://www.blaenau-gwent.gov.uk/en/resident/blaenau-gwent-community-hubs/>

Other Support Payments

HelpU Tariff

The HelpU tariff helps low income households by putting a cap on the amount you have to pay for your water.

Who is eligible?

You may be eligible if:

1. Your water account is for a domestic property where you currently live.
2. The combined annual household income must be on or under the threshold. (1 person - £9,700, 2 people - £14,600, 3+ person £16,100).
3. Someone in the household must receive at least one means-tested benefit:
 - Pension Credit
 - Housing Benefit
 - Universal Credit
 - Working Tax Credit
 - Child Tax Credit (except families in receipt of the family element only)
 - Income Support
 - Income related Employment Support Allowance
 - Income Based Jobseekers Allowance (JSA)

How does it work?

If you qualify Welsh Water will cap your water bill so you won't pay over a certain amount for the year. If you have a water meter, you will never pay more than the amount you have used. If your consumption is less than the HelpU cap amount, you will only be billed for the amount of water you have used.

How much will I get?

The Charge is £266.47 (£114.98 for water, £151.49 for sewerage).

How do I apply?

Visit <https://www.dwrcymru.com/en/support-with-bills/helpu-tariff>

If you need support applying, please visit one of our Community Hubs. Please click the link for details of opening times <https://www.blaenau-gwent.gov.uk/en/resident/blaenau-gwent-community-hubs/>

Other Support Payments

Bill Cap - WaterSure Wales Tariff

If you already have a meter, or have requested one, the Bill Cap - WaterSure Wales tariff puts a cap on the amount you have to pay for your water.

Who is eligible?

You must have a water meter or opt in to have a meter fitted.

You must be receiving a qualifying benefit or tax credit and either:

1. Have 3 or more children under the age of 19 living at your home who you can claim child benefit for.
2. Have a member of your household with a medical condition that required significant use of extra water.

The qualifying benefits are:

- Pension Credit
- Housing Benefit
- Universal Credit
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Income Support
- Income related Employment Support Allowance
- Income Based Jobseekers Allowance (JSA)
- Attendance Allowance (AA)
- Disability Living Allowance (DLA)
- Personal Independence Payment (PIP)

Other Support Payments

The Medical conditions are common conditions which require a significant amount of extra water can include:

- Desquamation (flakey skin disease)
- Weeping skin (eczema, psoriasis, varicose ulceration)
- Incontinence
- Abdominal Stoma
- Crohn's Disease
- Renal Failure requiring home dialysis (except where the authority contributes to the cost of the dialysis)

If your condition is not listed, you may provide information on your application.

How does it work?

Your annual metered bill will be capped so you don't pay over a certain amount for the year, no matter what your actual consumption is.

How much will I get?

The Charge from 1st April 2022 - 31st March 2023 is £374.01 (£157.50 for water, £216.51 for sewerage).

How do I apply?

An Application form can be printed from the Welsh Water website and sent directly to Welsh Water in the post to assess your eligibility. Visit www.dwrcymru.com/en/support-with-bills/watersure-tariff

If you need support applying, please visit one of our Community Hubs. Please click the link for details of opening times www.blaenau-gwent.gov.uk/en/resident/blaenau-gwent-community-hubs

Other Support Payments

Discretionary Assistance Fund

The Discretionary Assistance Fund provides 2 types of grant that you do not need to pay back:

- Emergency Assistance payment (EAP)
- Individual Assistance Payment (IAP)



Other Support Payments

Emergency Assistance Payment

Who is eligible?

- To be entitled to this grant you must:
- Be in financial hardship, for example, applied for benefits and waiting for your first payment or have no money to buy for, gas and electricity.
- Be in a crisis situation and in need of immediate financial support,
- Live in Wales,
- Be over 16,
- Have no other money, for example savings, and considered all other legal and responsible lenders such as credit unions.

What can the payment be used for?

- Food
- Gas and electricity
- Emergency travel
- Clothes

How much will I get?

Depends on the circumstances

How will I get it?

- A PayPoint voucher or BACS - payment
- Vouchers to help you buy clothes

When will I get it?

It takes 24hrs to process applications (made Mon to Fri)

If you apply after 12pm on a Friday, you will not be contacted until the following Monday.

Other Support Payments

Individual Assistance Payment

Who is eligible?

You must:

- Live in Wales
- Be over 16
- Have no access to other money and tried all other affordable sources of funding, for example Credit Union
- Not be living in a care home (unless being discharged in 6 weeks)
- Not be in prison (unless being discharged in 6 weeks)
- Not be a member of a fully maintained religious order.

You must also be getting one of the following:

- Guaranteed Credit element of Pension Credit
- Universal Credit
- Income Support
- Income based Jobseekers Allowance

You must meet one of the following:

- You are leaving a care home or institution (hospital, prison or foster carer) after 3 months (minimum) to live independently.
- You must want to stay living in the community rather than having to go into an institution (hospital or care home).
- You are setting up home after an unsettled way of life.
- You need to move home quickly due to a relationship breakdown or domestic violence.
- You are going to care for a prisoner or young offender released on a temporary license.

How much will I get?

Other 'white goods' such as a fridge, cooker or washing machine from AO Retail Limited. Home furniture such as beds, sofas and chairs from The Furnishings Service (TFS).

When will I get it?

It will take 10 working days to process applications. If your application is approved you will get a phone call, text or email from the supplier to arrange delivery.

You cannot apply for a grant if you have:

- Already received a grant in the last 28 days
- Already received 3 grants in the last year (5 grants including coronavirus applications)

How Do I apply?

- <https://gov.wales/discretionary-assistance-fund-daf/how-apply>
- For support in applying visit one of our community hubs. Please click the following link for details of opening times <https://www.blaenau-gwent.gov.uk/en/resident/blaenau-gwent-community-hubs/>
- Phone 0800 859 5924 between 9:30am - 4:00pm Monday to Friday
- By post



Other Support & Advice

Money Saving Expert

MoneySavingExpert.com, the website founded by Martin Lewis, has a wide range of help and advice <https://www.moneysavingexpert.com/>

Sign up to receive a free weekly newsletter containing all the latest tips and advice: www.moneysavingexpert.com/latesttip

Citizens Advice

Dealing with money issues can sometimes be off-putting, but if you don't understand how things like credit or mortgages work, you could end up losing out financially or getting yourself deep in debt.

The Citizens Advice Bureau can give you the information you need to make the right choices. To find out more visit: www.citizensadvice.org.uk/wales/debt-and-money

Money Helper

MoneyHelper is open to everyone and can help people clear their debts, reduce spending and make the most of their income.

They provide money guidance that's impartial and free to use and if they don't know the answer, they'll point you in the right direction of someone who does. www.moneyhelper.org.uk/en/contact-us/money-guidance

Credit Unions, Local community savings & loans

Credit unions offer an alternative to traditional banks and building societies for saving and borrowing. They can sometimes beat the rates on the high street.

A credit union is a community savings and loans provider. To find out more about credit unions visit: www.moneysavingexpert.com/loans/credit-unions

Other Support & Advice

Age Cymru Advice

Age Cymru Advice offers free, confidential and impartial support service. They can help older people, their families, friends, carers and professionals with information and advice on matters affecting older people.

To find out more, call **0300 303 398** between 9:00am and 4:00pm, Monday to Friday or email **advice@agecymru.org.uk**

Care and Repair

Care and Repair provides information, advice and practical services that help older people in Wales stay safe, warm and well at home. They fit disability aids and adaptations, supply home maintenance services, help maximise income and access grants, and make homes safe to return to from hospital.

To find out more, call **0300 111 3333** (Croesawir galwadau yn Gymraeg / Calls are welcomed in Welsh). Even if you think that you do not ordinarily qualify for financial support you could now be eligible for some help with day to day living costs.

Warm Wales

Support and advice to anyone looking for information or help with home energy queries. **<https://www.warmwales.org.uk/>**

Nest Wales

Nest Wales provides free home energy efficiency improvements such as a new boiler, central heating or insulation to eligible residents. Visit the **Nest Wales** website or call **0808 808 2244**.

Community Hub Opening Times:

Abertillery Library

9am - 5pm (Tuesday, Thursday & Friday) **Closed:** 1pm - 2pm

10am - 5pm (Wednesday) **Closed:** 1pm - 2pm

Brynmawr Library

9am - 5pm (Monday, Tuesday, Thursday & Friday)

Closed: 1pm - 2pm

Ebbw Vale Library

9am - 5pm (Monday, Tuesday, Thursday & Friday)

Closed: 1pm - 2pm

Tredegar Library

9am - 5pm (Monday, Tuesday & Friday) **Closed:** 1pm - 2pm

10am - 5pm (Wednesday) **Closed:** 1pm - 2pm

Blaina Library

9:30am - 5pm (Monday) **Closed:** 1pm - 2pm

Cwm Library

9:30am - 5pm (Thursday) **Closed:** 1pm - 2pm

Llanhilleth Institute

10am - 5pm (Wednesday) **Closed:** 1pm - 2pm

Visit: <https://www.blaenau-gwent.gov.uk/en/resident/blaenau-gwent-community-hubs/>

Blaenau Gwent County Borough Council

The General Offices

Steelworks Road

Ebbw Vale

NP23 6DN

Tel: 01495 311556

Website: www.blaenau-gwent.gov.uk