

# Cost of Living Support Information Booklet



**Lynne Neagle MS**



# A MESSAGE FROM Lynne Neagle MS

---

We are facing an unprecedented cost-of-living crisis. Costs are increasing daily, with food, fuel, and energy prices all going up. As your local Member of the Senedd, I have been contacted by constituents to ask about the support that is available in Wales and the United Kingdom.

This leaflet sets out the main support packages available to you and how to access them. I hope you find this helpful and if there is something you think I can help you with, please get in touch. You can email me on [lynne.neagle@senedd.wales](mailto:lynne.neagle@senedd.wales) or phone me on 01495 740022.



**Lynne Neagle MS**

Member of the Senedd for Torfaen

**Welsh Labour**  **Llafur Cymru**

# HELP WITH THE COST-OF-LIVING

## WALES FUEL SUPPORT SCHEME

Eligible households can claim a one-off £200 cash payment from their local authority to help towards paying fuel bills. This is in addition to the winter fuel payment offered by the UK Government. The scheme opened on 26 September and applications can be made to local authorities via their website. Please note that applicants must also be responsible for paying the energy bills for the property.

<https://gov.wales/wales-fuel-support-scheme-2022-2023>

## FUEL VOUCHER SCHEME

The fuel voucher scheme is available for households who pre-pay for their fuel, including off-gas grid properties reliant on oil, coal or liquid gas. In order to be eligible, households will be referred for support by one of a network of referral partners. They must be experiencing intense financial crisis and at immediate risk of self-disconnection, or have already self-disconnected, or making choices which may cause significant detriment to ensure that energy is funded.

<https://www.citizensadvice.org.uk/about-us/our-work/advice-partnerships/advicelink-cymru/>

## GAS AND ELECTRICITY

You can get help if you are struggling to pay for your energy bill or topping up your pre-payment meter by speaking to your energy supplier.

## WATER BILLS

If you are having difficulty paying your water bill, you should contact your supplier immediately. If you are with Dŵr Cymru / Welsh Water, they have outlined the support they can provide, which includes payment plans and water rate reductions.

<https://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx>

## BROADBAND AND MOBILE PHONE BILLS

If you are concerned about paying your broadband or mobile bill, you should contact your supplier immediately, as they may be able to put a payment plan or other support in place to help you stay connected.

## BANKS, CREDIT CARDS AND LOANS

If you are unable to keep up with your credit commitments, your creditors may agree to a short term payment holiday. You can request this, but creditors do not have to agree. The missed payments will usually be treated as arrears and interest may continue to be added. If you are concerned about paying your bank or credit card payments, you should contact your financial services provider immediately, to see what support they could offer.

## HOUSING

Whether you're a tenant in the social sector or private sector, it's important that you talk to your landlord at the earliest opportunity if you think you will have difficulty paying your rent and bills, as they may be able to help you. You could also be entitled to help with your housing costs.

<https://gov.wales/get-help-cost-living#section-100053>

## **THE DISCRETIONARY ASSISTANCE FUND**

The discretionary assistance fund is available to support people facing extreme financial hardship / difficulties. It provides two types of grants to support households, the emergency assistance payment and the individual assistance payment.

<https://gov.wales/discretionary-assistance-fund-daf/how-apply>

## **COUNCIL TAX DISCOUNTS AND REDUCTIONS**

You may be entitled to a Council Tax discount, exemption or reduction depending on your circumstances. There are a few different schemes available. Check your eligibility below.

<https://gov.wales/council-tax-discounts-and-reduction>

## **CLAIM WHAT'S YOURS**

Many people are unaware they may be entitled to benefits that could offer them the support they need. If you are unsure about what benefits you can claim, Advicelink Cymru can help you check and claim what's yours.

**CALL: 0808 250 5700**

## **PUPIL DEVELOPMENT GRANT (PDG) ACCESS SCHEME**

PDG Access helps families with the costs of the school day and can be used for items such as school uniform and equipment. Learners currently eligible for free school meals can apply for the grant of £225 per learner and £300 for those learners entering year 7, recognising the increased costs associated with starting secondary school.

<https://www.torfaen.gov.uk/en/EducationLearning/SchoolsColleges/FinancialSupport/>

## **FREE SCHOOL MEALS**

Free Schools Meals are available to eligible pupils who attend school full-time in Wales. To find out if your child or children are entitled to a free school meal, you can contact your local authority to find out more information and if your child or children are eligible.

<https://www.torfaen.gov.uk/en/EducationLearning/SchoolsColleges/FinancialSupport/Freeschoolmeals/>

## **FREE BREAKFAST CLUB**

Children who have the opportunity to eat a healthy and nutritious breakfast, prior to the start of the school day are healthier and are more likely to achieve their full educational potential.

Your child or children may be entitled to receive free breakfast, if the primary school they go to is maintained by the local authority and if it provides free breakfasts. You need to ask the school for free breakfasts for your child to receive them.

## **CHILDCARE COSTS**

The Childcare Offer for Wales provides up to 30 hours of government-funded early education and childcare to eligible working parents of three and four year olds for 48 weeks of the year.

<https://gov.wales/help-paying-childcare>

## **CITIZENS ADVICE CYMRU**

Citizens Advice Cymru has a page dedicated to getting help with the cost-of-living.

<https://www.citizensadvice.org.uk/wales/debt-and-money/get-help-with-the-cost-of-living/>

## **MENTAL HEALTH SUPPORT**

The C.A.L.L. Helpline is a dedicated mental health helpline. It provides confidential support to help you find support available in your local area. This includes voluntary and charitable organisations.

*CALL: 0800 132 737 OR TEXT: 81066*

## **EASTERN VALLEY FOODBANK**

The Trussell Trust has a network of 428 foodbanks which work to tackle food poverty and hunger. They work with referral agencies to issue food vouchers to those in need of emergency food in times of crisis and can provide a three-day emergency food parcel.

*<https://easternvalley.foodbank.org.uk/>*

## **SHELTER CYMRU**

Housing problems often begin because of financial difficulties. If you don't have much money it can be difficult to find a decent home and if you can't pay the rent or mortgage you could face eviction. Shelter Cymru has a section on their website dedicated to the help available to pay for housing.

*<https://sheltercymru.org.uk/get-advice/paying-for-housing/>*

## **HEALTHY START SCHEME**

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help buy healthy food and milk. You'll be sent a Healthy Start card with money on it that you can use in some UK shops to buy items such as: milk; fresh, frozen, and tinned fruit and vegetables; instant formula milk; Healthy Start vitamins.

*<http://www.healthystart.nhs.uk/>*

## **CREDIT UNIONS**

If you are struggling financially and looking to borrow you should always make sure it is from an affordable, safe and ethical lender. Credit unions will only lend what you can afford to repay, helping to avoid further unmanageable debt. They are particularly good for those who find it difficult to borrow from banks due to having a poor credit history.

*<https://gatewaycu.co.uk/>*

## **THE WELSH GOVERNMENT'S WEBSITE**

The Welsh Government has a comprehensive page dedicated to the support that's available for people in Wales with the cost-of-living crisis.

*<https://gov.wales/get-help-cost-living>*

## **MY OFFICE**

You can also contact my office if there is something you think I can help you with. My team and I are on hand to offer support.

*EMAIL: [lynne.neagle@senedd.wales](mailto:lynne.neagle@senedd.wales) OR CALL: 01495 740022*