Connexus

# Financial support and benefits

**Connexus works with a number of partners and support agencies to help customers who may be struggling with money, so if you're worried please get in touch. We've also gathered together some useful information on benefits and financial help.**

## Have questions or need support? Contact us.

More info

## Help with energy costs

If you live in Herefordshire, you may be able to access support from from Severn Wye Energy Agency who provide expert energy saving advice and help if you are in crisis. They have an online form or accept self-referrals over the phone.



If you live in Shropshire, you can get in touch with **Marches Energy Agency**, a specialist charity which is able to complete home energy checks to advise on options and can fit small measures to aid energy efficiency. Marches Energy Agency accepts self-referrals online or over the phone.

Both Shropshire and Herefordshire Council have a Crisis and Resilience Funds which those living in the area can apply for help with essential living costs, including help with energy bills and heating oil

- Shropshire - **Crisis and Resilience Fund | Shropshire Council**
- Herefordshire - **Crisis and Resilience Fund - Herefordshire Council**

The **British Gas Energy Trust** is a charity that provides independent energy advice to customers of any utility provider who have gas or electric debt.

Your energy provider may also have their own funds and support schemes that can be accessed to help with debt or increasing energy bills.

## Independent financial help and Benefits

Are you claiming everything that you are entitled to? If you are finding it difficult paying all of your bills and rent, or if your circumstances have changed recently, there might be benefits you can get that will help out.

We have a dedicated Tenancy Sustainment team who can provide benefits advice and help with applications, if you need it. Call us on 03332 313233 or email the team at **tenancysustainmentteam@connexus-group.co.uk**

The Government website has a list of **independent benefits calculators** that can help you check your benefit entitlement:

- **Turn2us**
- **entitledto**
- **Policy in Practice**

The **Money Helper website** can also help make sure you're **getting the right entitlements**.

**Citizens Advice** have lots of **help on financial matters**, including **pages on benefits**. Here are the links to your local offices:

- Herefordshire **Citizens Advice Herefordshire – Advice and Information for the People of Herefordshire**
- Shropshire **Home - Citizens Advice Shropshire**

**StepChange** is a debt advice charity, helping people take control of their finances.

For older customers, **Age UK** and **Independent Age** both provide advice, including money advice and benefits calculators.

## Personal Independence Payments (PIP)

If you have a long-term disability or health condition which makes everyday tasks more difficult you might be entitled to **PIP payments** to help with some living costs.

## Disability Living Allowance (DLA)

If you have a child aged 16 or under, who is not already receiving PIP with a long term disability or health condition who requires more looking after than a child of a similar age without a health condition, you might be entitled to DLA payments, you can find out more on the **gov.uk** site.

## Attendance Allowance

If you are 66 or over and have a long term disability or health condition that means you might need some help from someone with daily tasks (this could include help from friend or family member rather than a carer), you may be entitled to **Attendance Allowance**.

## Benefit capping

There may be a limit on the total amount of benefits you can get. You should check the **Government website information on benefit caps**

## Housing and Council Tax Benefit



If you are claiming Universal Credit, the **Shropshire council** or **Herefordshire council** websites have information on what you can claim.

You may also be able get extra help from your Local Authority called a *Crisis and Resilience Fund Housing Payments* if your benefits (Housing Benefit or the housing element of Universal Credit) don't cover your rent.

## Under occupancy

Since April 2013 the Government reduced the amount of housing cost paid to people of working age who have 'spare' bedrooms in their homes. The criteria mean that any working-age household deemed to be under-occupying will lose a percentage of what can be claimed for housing costs. For more information **download this fact sheet** from the Department of Work and Pensions.

# Universal Credit

Universal Credit is a single system for claiming benefits for people who are out of work, or in work but on low wages.

You can only apply online for Universal Credit, and the process will take at least half an hour. If you need better access to a computer (perhaps you're viewing this on a 'phone), we have a **get online page** that can help you find one.




## Unsure about whether you should claim Universal Credit or what you will need to do?

The **Universal Credit Helper tool** is a step-by-step guide through the Universal Credit claim process. If you are still unsure, speak to one of our Tenancy Sustainment Team on **03332 31 32 33** or email them at **tenancysustainmentteam@connexus-group.co.uk**

# Other support available

## Free School Meals

If you have dependant children and are in receipt of certain benefits, you may be able to access **free school meals**.

## Help with prescriptions or other health costs

You might be able to get free NHS prescriptions, dental treatment, eye tests and help with other NHS costs if you're on a low income or in receipt of certain benefits. You can check whether you're entitled to any help with these on the **gov.uk website**.

## Water bill support

Some water companies offer cheaper tariffs for low income households. The major suppliers in Connexus areas are **Welsh Water** and **Severn Trent Water**.

## Worrying About Money?

The *Worrying About Money?* cash first referral leaflets are designed as straightforward resources for people facing financial crisis, and support workers, to quickly check which local agencies are best placed to help with available cash first options.

**Herefordshire - Worrying about Money?**

**Worrying about money?**