

Cheshire West & Chester Council

Corporate Assessment Centre  
Transactional Services

2023/24

# Where everybody benefits!



AN A- Z GUIDE to  
WELFARE BENEFITS &  
FINANCIAL SUPPORT  
UPDATE ON WELFARE REFORM

Visit: [cheshirewestandchester.gov.uk](http://cheshirewestandchester.gov.uk)



Cheshire West  
and Chester

This A-Z Guide to Welfare Benefits and other financial support provides information to answer the most frequently asked questions from our customers. If you would like further information about any benefits in this booklet or you wish to find out more about other financial help that is available, please contact our Welfare Team. This booklet also gives a summary of Cheshire West and Chester Council services available and other support that you may find useful.

If you are unemployed and need help with training, CV writing, interviewing skills and looking for work, our Employment Mentors can help you. They have already helped a number of residents back into voluntary work, paid employment, education and training.

An appointment can be made for an Employment Mentor to arrange to visit you at home, at one of our main Council Offices or at a Work Zone.

Universal Credit is paid to working age customers, which includes an amount towards your housing costs. If you require help to make or manage a Universal Credit claim, to open a bank account, personal budgeting assistance or for debt advice, we will be able to provide support. If you need to know where you can access a computer to make your Universal Credit claim, or where you can access support in your community you can get information through the contact details below. Full details about Universal Credit are included in this booklet.

Contact the team today by:

- Telephone: 0300 123 7021
- HELP telephone: 0808 175 3599
- email : [visits@cheshirewestandchester.gov.uk](mailto:visits@cheshirewestandchester.gov.uk)
- website : [www.cheshirewestandchester.gov.uk](http://www.cheshirewestandchester.gov.uk)

## Index

	Page number		
Access to Work.....	4	Foodbanks.....	30
Adult Social Care.....	4	Fostering and adoption.....	31
Age UK.....	4	Free School Meals.....	31
Apprenticeships.....	4	Free TV Licence.....	32
Advanced Learning Loans.....	5	Funeral Payments.....	33
Armed Forces Independence Payment (AFIP).....	5	Healthcare Travel Costs.....	34
Attendance Allowance.....	6	Healthy Start Scheme.....	35
Benefit cap.....	6	HELP Scheme.....	36
Bereavement Allowance.....	7	Home Assistance.....	36
Bereavement Payment.....	7	Homeless Support Service.....	37
Bereavement Support Payment.....	8	Housing Benefits.....	37
Blue Badge Scheme.....	8	Housing Benefit Under Occupancy....	38
Brio Leisure.....	9	Housing Standards.....	39
Budgeting Loan.....	9	Income Support.....	39
Bursary Fund – 16 to 19 year olds.....	9	Integrated Access and Referral team (I-ART).....	40
Care in the home.....	10	JobSeekers Allowance.....	42
Carers Allowance.....	10	Kids Bank.....	43
Changing Lives Together... ..	11	Libraries.....	43
Cheshire Change Hub.....	11	Loan Shark Support.....	44
Cheshire Community Action.....	11	Local Housing Allowance.....	45
Childcare Costs.....	12	Live Well in Cheshire.....	45
Children’s Centres.....	13	Maternity Allowance.....	45
Citizens Advice.....	14	Money Advice.....	46
Community Transport.....	14	Registered Social Landlords.....	46
Concessionary Travel.....	15	New Leaf Project.....	46
Council Tax Reduction.....	16	NHS Prescriptions.....	47
Credit Union.....	16	Pension Credit.....	48
Crisis Loan.....	17	Personal Independence Payment.....	49
Debt Advice.....	17	Severe Disability Premium.....	50
Disability Living Allowance.....	18	School Transport.....	50
Disabled Facilities Grant.....	18	Short Term Benefit Advance.....	51
Disability Services.....	19	State Pension.....	52
Discretionary Hardship Payment Council Tax Reduction.....	20	Statutory Maternity Pay.....	53
Discretionary Housing Payment.....	21	Sure Start Maternity Grant.....	53
Domestic Abuse Support.....	21	Tax Credits.....	55
Drug and Alcohol Support.....	23	Transport.....	56
Early Education Places for two year olds.....	23	Utility Bill.....	57
Early Years and Childcare.....	24	Universal Credit.....	57
Early Years Foundation Stage Grant – for three and four year olds.....	24	Volunteering Opportunities.....	60
Early Years Pupil Premium.....	25	War Widow’s or Widower’s Pension.....	60
Employment and Support Allowance.....	26	WaterSure.....	61
Energy Efficiency and Affordable Warmth.....	28	Welfare funeral.....	62
		West Cheshire Homes.....	62
		Work Zone.....	63
		Young Carers.....	63

## **Access to Work**

An Access to Work grant can pay for practical support if you have a disability, health or mental health condition to help you:

- If you start work
- To stay in work
- Move into self-employment or start a business

The grant is not for business start-up costs. How much you get depends upon your circumstances. The money doesn't have to be paid back and it will not affect your other benefits.

To check if you qualify, visit the website at [www.gov.uk/access-to-work/eligibility](http://www.gov.uk/access-to-work/eligibility) or:

- Telephone: 0800 121 7479
- Textphone: 0800 121 7579
- Relay UK (if you can not hear or speak on the phone): 18001 then 0800 121 7479

## **Adult Social Care**

To receive help for yourself or a member of your family contact our Advice and Contact Team. You can do this by:

- Telephone: 0300 123 7034 and ask for 'Adult Social Care'
- Email: [accesswest@cheshirewestandchester.gov.uk](mailto:accesswest@cheshirewestandchester.gov.uk)
- Website: <http://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/adult-social-care/service-search-and-contact-us/contact-adult-social-care.aspx>

## **Age UK Cheshire**

Age UK Cheshire provides a range of care and support services to empower and enable older people to continue to live full and active lives, to participate in community activity, and to remain in good mental and physical health for as long as possible.

For further help and information, please visit the website at <http://www.ageuk.org.uk/cheshire/about-age-uk-cheshire/> or contact:

- Telephone: 01606 881 660
- Email: [admin@ageukcheshire.org.uk](mailto:admin@ageukcheshire.org.uk)

## **Apprenticeships**

Apprenticeships combine practical training in a job, with an opportunity to study. As an apprentice you will:

- work alongside experienced staff
- gain job-specific skills
- earn a wage and get holiday pay
- study towards a related qualification (usually one day a week)
- Apprenticeships may take between 1 to 5 years to complete depending on the level



AFIP will be administered by Veterans UK as part of the Armed Forces Compensation Scheme. The Department for Works and Pension will make the payments.

For further help and advice:

- Telephone: 0808 1914218
- From overseas: +44 1253 866 043  
Mon to Thur: 7.30am to 6.30pm Fri: 7.30am to 5pm
- Website: <https://www.gov.uk/claim-for-injury-received-while-serving/armed-forces-independence-payment-afip>

## **Attendance Allowance**

Attendance Allowance is a tax-free benefit for people aged 65 or over who need help with personal care because they are physically or mentally disabled.

You may get Attendance Allowance if:

- you have a physical or mental disability, or both
- your disability is severe enough for you to need help caring for yourself
- you are aged 65 or over when you claim

If you are under age 65, you may be able to get Personal Independence Payment (which is the benefit that has replaced Disability Living Allowance).

Attendance Allowance is not usually affected by any savings or income you may have. You could get up to £101.75 per week.

You can call the Attendance Allowance helpline to request that an application form is posted out to you:

- Website: <https://www.gov.uk/attendance-allowance> to complete application online or download a form.
- Telephone 0800 731 0122 – Mon to Fri 8am to 6pm
- Textphone 0800 731 0317 – Mon to Fri 8am to 6pm
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 731 0122

## **Benefit Cap**

The Benefit Cap only applies to benefit claimants of working age. It is only applied to the amount of Housing Benefit which can be awarded, and will not affect other benefits you receive, unless you receive Universal Credit. The changes will apply to the combined income from the main out-of-work benefits, such as :

- Income Support
- Job Seekers Allowance
- Employment and Support Allowance (unless you receive the Support component),
- Housing Benefit
- Child Benefit
- Child Tax Credit.

You will not be capped where someone in the household (claimant, partner or any children you are responsible for and who live with you):

- Obtains work and is entitled to Working Tax Credit;
- receives one of the benefits that exempt recipients from the cap (mainly disabled benefits, such as Disability Living Allowance, or Personal Independence Payment)
- Receives Carers Allowance for looking after someone (Receives Guardian Allowance
- Receives Universal Credit payments towards carer's costs or for 'limited capability for work and work-related activity'
- you or your partner get Universal Credit, and your household income is more than £658 a month after tax and National Insurance

The maximum benefit that can be paid per week is £423.46 (£22,020).

For more information, visit the Government website [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap)

### **Bereavement Allowance**

Bereavement Support Payment has replaced Bereavement Allowance. Please see the section below

For further information, contact the Bereavement Service helpline:

- Telephone: 0800 151 2012 Mon – Fri 8am – 5pm or
- visit the website at <https://www.gov.uk/bereavement-allowance>

### **Bereavement Payment**

Bereavement Payment has now been replaced by Bereavement Support Payment with effect from 6 April 2017. If your Husband, Wife or civil partner died after 6 April 2017 you may eligible to make a claim for Bereavement Support Payment. Please see section below for further information.

If your husband, wife or civil partner has died before 6 April 2017 you may be able to get Bereavement Payment, a one-off, lump sum payment of £2,000 that is tax-free. Claims can only be backdated 12 months and are dated when the office receives them.

You may be able to get Bereavement Payment if, when your husband, wife or civil partner died, you were either:

- under State Pension age
- over State Pension age and your husband, wife or civil partner wasn't entitled to a State Pension based on their own national insurance contributions

Additionally, your husband, wife or civil partner must have either:

- paid enough National Insurance contributions
- died because of an industrial accident or disease

You can't get Bereavement Payment if any of the following apply:

- you were divorced from your late husband or wife or the civil partnership had dissolved at the time of the civil partner's death
- you're living with another person as husband, wife or civil partner
- you're in prison

To apply, please contact the Bereavement Service 0800 151 2012 or download a form from the website at <https://www.gov.uk/bereavement-payment>

## Bereavement Support Payment

You may be able to get Bereavement Support Payment if your husband, wife or civil partner died on or after 6 April 2017. You could be eligible if your partner either:

- paid National Insurance contributions for at least 25 weeks
- died because of an accident at work or a disease caused by work

When they died you must have been:

- under State Pension age
- living in the UK or a country that pays bereavement benefits

You cannot claim Bereavement Support Payment if you're in prison.

You'll get a larger first payment followed by up to 18 monthly payments. The amount depends on your circumstances.

Circumstance	First payment	Monthly payment
You have children under 20 in full-time education	£3,500	£350

You must claim within three months of your husband, wife or civil partner's death to get the full amount. You can claim up to 21 months after but your payments will be less.

Bereavement Support Payment won't affect your other welfare benefits you receive for a year after your first payment. After a year, any payment you have left over could affect the amount of benefit you're eligible for.

You must tell your benefits office (for example, your local Jobcentre Plus) when you start getting Bereavement Support Payment.

For further information telephone the Bereavement Service helpline:

- Telephone: 0800 151 2012 Mon – Fri 8am – 5pm
- Textphone: 0800 731 0464
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 151 2012
- Visit the website at <https://www.gov.uk/bereavement-support-payment>

## Blue Badge Scheme

The Blue Badge Scheme is a national arrangement of parking concessions for people with disabilities who travel either as drivers or passengers. The scheme also applies to people who are registered blind or severely sight impaired, and people with very



severe disabilities in both arms who regularly drive a vehicle but cannot operate or have considerable difficulty in operating all or some types of parking meter.

A blue badge helps holders to park close to their destination. National concessions apply only to on-street parking, as off-street car parks are governed by separate rules.

Please note: there is a £10 charge for all new applications.

Please visit the Council website for further information, to check eligibility and to apply online by downloading an application form at <https://www.cheshirewestandchester.gov.uk/residents/transport-and-roads/parking-and-permits/blue-badge-scheme/Bluebadge.aspx> or by telephoning 0300 123 7040

## **Brio Leisure**

There is plenty to do for you and the whole family at your local Brio Leisure Centre. There are Centres across the borough, with activities such as gyms, exercise classes and swimming.

For more information and to find your nearest Leisure Centre, please visit the website at <http://www.brioleisure.org/> or email your enquiry to [info@brioleisure.org](mailto:info@brioleisure.org)

You can also make bookings via the website or go in person to the Leisure Centre.

## **Budgeting Loan**

If you need to apply for a budgeting loan, this will need to be done through the Department for Works and Pensions

You could get a Budgeting Loan to help pay for essential things like rent, furniture, clothes or hire purchase debts. The smallest amount you can borrow is £100. Budgeting Loans are interest-free so you only pay back what you borrow. You normally have to repay the loan within 104 weeks and repayments are taken automatically from your benefits.

You can apply for a loan if you've been getting certain benefits for at least 26 weeks. The maximum amount you can apply for depends on your individual circumstances.

For further information on how to apply:

- Telephone: 0800 169 0140 Mon – Fri 8am – 5pm
- Textphone: 0800 169 286
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 169 0140
- Website: <https://www.gov.uk/budgeting-help-benefits>

## **Bursary Fund – 16 to 19 year olds**

Schools, colleges and training providers have funds to help you if you're studying or starting a full-time course and might struggle with the costs for your studies. For advice speak to Student Services or your tutor.

Students in the following groups may receive the maximum bursary of £1,200 a year:

- young people in care
- care leavers

- young people claiming Income Support or Universal Credit in your own name
- disabled young people who receive both Employment Support Allowance and Disability Living Allowance/Personal Independence Payment in your own name.

To receive the maximum bursary your course must last for 30 weeks or more. If your course is shorter than 30 weeks, you may receive less.

Other students facing genuine financial difficulties may be awarded a bursary at the discretion of the school, college or training provider.

Schools, colleges and training providers will be responsible for awarding bursaries to students and will also decide when bursaries are paid and will set conditions that students should meet to receive a bursary, for example, linked to behaviour or attendance.

For more information:

- Website <https://www.gov.uk/1619-bursary-fund>
- Telephone 0300 303 8610

### **Care in your own home**

Care in your own home is offered to people who require assistance. It may be with personal care such as washing, dressing, assistance in getting in and out of bed or with other tasks such as help in managing your finances.

Where to find help:

The Gateway Team is the first point of contact to talk about help for yourself, family or friends, or for information about Social Care for Older people, adults and children.

- Telephone: 0300 123 7034
- Website: <https://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/health-and-social-care.aspx>

### **Carers Allowance**

Carer's Allowance is a benefit to help a person who looks after someone who is disabled. You don't have to be related to, or live with the person you care for.

You may be able to get Carer's Allowance of £76.75 per week if you are aged 16 or over and spend at least 35 hours a week caring for a person who gets either:

- Attendance Allowance
- Disability Living Allowance at the middle or highest rate for personal care
- Personal Independence payment daily living component
- Armed Forces Independence payment
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit, or basic (full day) rate with a War Disablement Pension

You can't get Carer's Allowance if you're in full-time education with 21 hours or more a week of supervised study, or earn more than £139 a week after certain deductions (for example Income Tax) have been made.

Carer's Allowance is paid directly into any account of your choice that accepts Direct Payment of benefits, this might be a bank or building society account

The weekly rate of £76.75 is reduced by the amount of certain other benefits, including State Pension that you receive. You may be able to get an additional amount for your husband, wife, civil partner or someone living with you who look after your dependent children. If you receive certain other benefits at £76.75 or more a week, you will not receive Carer's Allowance as well.

For more information or to apply :

- Website: <https://www.gov.uk/carers-allowance>
- Telephone 0800 731 0297 Mon – Fri 8am – 6pm
- Textphone 0800 731 0317
- Relay UK (if you cannot hear or speak on the phone): 18001 0800 731 0297

### **Changing lives Together**

Changing Lives Together is a charity providing refurbished furniture and white goods to customers in need to avoid taking out large interest loans from providers such as Pay Day Loans and Brighthouse. They have their show room at Unit 12, Road Two, Winsford Industrial Estate which customers can visit to see the furniture on display.

Changing Lives Together are also able to signpost to other agencies for support in areas of mental health, debt, housing and domestic violence and can be contacted as follows:

- Telephone: 01606 827120
- Website: <https://www.changing-lives-together.org.uk>
- Email: [info@changing-lives-together.org.uk](mailto:info@changing-lives-together.org.uk)

### **Cheshire Change Hub**

Cheshire Change Hub is a, local health and wellbeing service. It's here to offer you the support you need to live a healthier, happier life.

Whether you want to quit smoking, lose weight, get more physically active or exercise safely around a special medical condition, you can access all the help and support you need through the Cheshire Change Hub.

Better still, for those eligible it's completely free of charge.

For further information:

- Website: <http://cheshirechangehub.org/>
- Telephone: 0300 777 0033

### **Cheshire Community Action**

Cheshire Community Action (CCA) offer support to communities across rural Cheshire West and Chester, primarily in community development and capacity building for community activists and community groups. We also have a dedicated community buildings advisor that can help with issues related to running a community building or space. CCA can also provide support to individuals interested in neighbourhood planning

across their local community.

For more information:

- Telephone: 01244 400 222
- Website: <http://www.cheshireaction.org.uk>
- Email: [enquiries@cheshireaction.org.uk](mailto:enquiries@cheshireaction.org.uk)

## **Childcare Costs**

Some 2 to 3 and all 3 and 4 year old children in the UK are entitled to some free early education or childcare. For more detailed information, please refer to Early Years Education section.

Please visit <https://www.gov.uk/help-with-childcare-costs> to see what help you are entitled to.

## **Tax-Free Childcare**

Tax-Free Childcare is a government Scheme to assist working parents from England with the cost of 'approved childcare' costs such as:

You can use it to pay for approved childcare, for example:

- childminders, nurseries and nannies
- after school clubs and play schemes

Your childcare provider must be signed up to the scheme before you can pay them and benefit from Tax-Free Childcare. Check with your provider to see if they're signed up.

The government contributes 20% of childcare costs, with the maximum help set at £2000 per year per child (or £4000 if the child is disabled). It's called the Tax-free Childcare Scheme because 20% is the basic rate of income tax. Parents pay money into an account with an approved childcare provider, which the government then tops up. For example, if you put £80 into the account, the government will put in £20.

You can use Tax-Free Childcare at the same time as using 15 or 30 hours free childcare.

You cannot use Tax-Free Childcare at the same time as Universal Credit, Tax credits or Childcare Vouchers.

Eligible parent(s) need to:

- Have children under the age of 12 or have a child with a disability under the age of 17
- Be employed or self-employed (if you or your partner are on maternity, paternity or adoption leave you may still be eligible)
- If you are a couple, both parents must be working (unless you work but your partner is unable to work because they are disabled or care for a disabled person)
- Earn at least £152.00 per week (each)

If you have caring responsibilities, are ill or disabled and therefore not able to work you will still be eligible for a childcare account if one parent is in work and the other is in receipt of any of the following benefits:

- Carer's allowance

- Incapacity benefit
- Severe disablement allowance
- Contribution-based employment and support allowance
- National insurance credits because of incapacity or limited capability for work

You can apply online by setting up a childcare account. Please visit <https://www.gov.uk/apply-for-tax-free-childcare>

## **Tax credits**

Tax Credits have been replaced by Universal Credit.

However, if you're already getting Working Tax Credit, you can continue to claim it until your circumstances change, or you are asked to apply for Universal Credit.

For more information, please visit <https://www.gov.uk/help-with-childcare-costs/tax-credits>

## **Universal Credit**

Working families who are eligible for Universal Credit can claim back up to 85% of their monthly 'approved childcare' costs.

Childcare costs are paid in arrears. This means you will usually pay the costs yourself, report the costs through your online account and be paid back on your next Universal Credit payment.

Usually you and/or your partner will need to to be:

- Be in paid work (it doesn't matter how many hours you or your partner work) or
- have a job offer.

The most you can get back is £646.35 a month for one child, and £1,108.04 a month for two or more children. Please visit [Help paying for childcare: Universal Credit and childcare - GOV.UK \(www.gov.uk\)](https://www.gov.uk/help-paying-for-childcare-universal-credit) for more information.

To check what childcare costs you are entitled to based on your individual circumstances, please visit <https://www.tax.service.gov.uk/childcare-calc/> to complete a questionnaire and you will be advised what help is available. Please also see below:

- Website: <https://www.gov.uk/help-with-childcare-costs>
- Website: <https://www.childcarechoices.gov.uk/>
- Telephone: 0345 300 3900

## **Children Centres**

The Starting Well Service is provided from children's centres to improve the health and wellbeing of prospective parents, children, young people and their families across west Cheshire. Cheshire and Wirral Partnership NHS Foundation Trust (CWP) provide the service, bringing together childhood services in the heart of the community. The aim is to ensure that our children get the best start in life and are safe, happy, healthy, resilient, and reaching their potential.

Health visitors, early years workers, family nurses, school nurses and mywellbeing advisors all work together in local Starting Well teams based in children's centres. Children's centres help with:

- Child development
- School readiness
- Child and family health and life chances
- Parenting aspirations including adult learning courses
- Parenting skills

To find out more about the service and the activities on offer at your local children's centre visit [www.startingwell.org.uk](http://www.startingwell.org.uk) or contact:

Blacon Children's Centre - 01244 397412

Frodsham Children's Centre – 01606 555287

Kingsway & Upton Children's Centre – 01244 397503

Lache & Handbridge Children's Centre – 01244 397486

Portside Children's Centre – 0151 488 8037

Stanlaw Children's Centre - 0151 488 8036

Over Children's Centre – 01606 555 288

Wharton Children's Centre - 01606 555285

Victoria Road Children's Centre – 01606 555286

Available Mon – Fri 9am - 5pm (closed on bank holidays)

## **Citizens Advice**

The Citizens Advice (CA) provides a free, impartial advice and information service on a range of issues. They can help with most problems such as employment, benefits, housing and debt. Their advice is independent and completely confidential.

They deliver the aims and principles of Citizens Advice nationally by offering a comprehensive service of information, advice, advocacy and representation, and by working actively for change in the policies and practices of organisations that impact on the lives of their clients.

For further information on how to get advice and find out about other local support available:

- Telephone: 0808 2787 806
- Website: <https://www.citizensadvicecw.org.uk/>

## **Community Transport**

Throughout Cheshire West and Chester, including its rural areas, the Council promotes many different community and voluntary transport schemes. These include services for people with disabilities, such as Dial a Ride and Plus Bus. All vehicles are equipped with lifts for wheelchair users. To speak to Cheshire West and Chester Council regarding Community Transport Schemes please contact:

- Telephone: 0300 123 7039
- Website: [PlusBus and Dial a Ride \(community transport\) | Cheshire West and Chester Council](#)
- Post: Transport Commissioning Team, 1<sup>st</sup> Floor, Northern Lights Business Park, Rossfield Road, Ellesmere Port, CH65 3AW

## Concessionary Travel

### Bus Travel:

If you meet the 'eligible age' criteria you may be entitled to free off-peak (Between 9.30am and the last bus Monday to Friday and all day at weekends and on public holidays) travel on local buses anywhere in England.

To find out if you qualify, please visit [https://www.gov.uk/state-pension-age/y/bus\\_pass](https://www.gov.uk/state-pension-age/y/bus_pass)

To apply for a Buss Pass please visit [Apply for an older person's bus pass - Your data - Self \(cheshirewestandchester.gov.uk\)](#)

### Disabled Persons Bus Pass:

You will qualify if you are in receipt of any of the below benefits:

- higher rate mobility component of disability living allowance (DLA) - we will need to see your award notice or excise duty exemption certificate
- a score of eight points or more under the 'Moving around' activity of the mobility component of Personal independence payment (PIP) and/or "communicating verbally" activities - we will need to see your award notice

To apply for a Disabled Persons Buss Pass please visit [Apply for a disabled person's bus pass - Your data - Self \(cheshirewestandchester.gov.uk\)](#)

### Rail Travel:

Due to changes implemented by the Rail Delivery Group the current way our residents apply for a railcards will be replaced with an online promotion code.

### Senior Railcard:

Residents of Cheshire West and Chester who are over 60 can get a 20% discount on the price of an older person's railcard making it £24 instead of the full price of £30, if they have a discount code.

If you have if you have a Cheshire concessionary bus pass you can apply online at <https://www.cheshirewestandchester.gov.uk/residents/transport-and-roads/public-transport/concessionary-travel/Senior-railcard-discount.aspx>

If you do not have a Cheshire concessionary rail card you can apply for a discount code by visiting [Apply for a senior railcard discount code - Your data - Self \(cheshirewestandchester.gov.uk\)](#)

Once you have received your discount code you can apply for your railcard here [Senior Railcard | Official Retailer | National Rail \(senior-railcard.co.uk\)](#)

### Disabled Persons Railcard:

Qualifying disabled residents of Cheshire West and Chester can get a 20% discount on the price of a railcard making it £16 instead of the full price of £20, if they have a discount code.

Please see visit this Website to see if you qualify and obtain a discount code [Disabled railcard discount codes | Cheshire West and Chester Council](#)

If you qualify and obtain a code or you already have a Cheshire concessionary bus pass you can then purchase your railcard directly from National Rail.  
<https://www.disabledpersons-railcard.co.uk/>

## **Council Tax Reduction**

Council Tax Reduction is aimed at helping people who are on low incomes by covering part or all of your bill.

You can apply if you are working, or unemployed.

You can apply for council tax support if you:

- live at the property
- pay council tax
- have a low income, or are entitled to a benefit paid by the Department for Work and Pensions or the Pension Service
- have capital of less than £6000, if you are working age; or £16,000 for working age protected group applicants and Pension age.
- if you are of pension credit age
- 

Further details on the maximum amount we can pay or how we calculate what you are entitled to, can be found on our website [How council tax reduction is worked out | Cheshire West and Chester Council](#)

For further information or to apply :

- Telephone 0300 123 7021
- Visit the website at <https://cheshirewestandchester.gov.uk/residents/council-tax/about-council-tax-reduction/about-council-tax-reduction.aspx>

## **Credit Union**

The aim of West Cheshire Credit Union is to provide safe and affordable financial services to all members of the local community and particularly to those who are unable to access main stream products.

West Cheshire Credit Union is a financial co-operative serving the population of those who either live or work in the boundaries of Cheshire West and Chester.

Those who join West Cheshire Credit Union are better able to plan for future expenses and have access to ethical and affordable financial services.

For further information:



- Email: [info@wccu.co.uk](mailto:info@wccu.co.uk)
- Website: <http://wccu.co.uk/>

### **Ellesmere Port**

West Cheshire Credit Union  
13, Whitby Road  
Ellesmere Port  
CH65 8AA  
Open Mon, Tue, Thur & Fri 9.30am – 2pm  
Tel 0151 352 0391 10am – 2pm  
Email: [ep@wccu.co.uk](mailto:ep@wccu.co.uk)

### **Chester (Head Office)**

West Cheshire Credit Union  
12-16 Brookdale Place  
Chester  
CH1 3DY  
Open Mon, Tue, Thur & Fri 9.30am – 2pm  
Tel 01244 399006 Mon – Fri 10am – 2pm  
Email: [info@wccu.co.uk](mailto:info@wccu.co.uk)

### **Crisis Loan**

This is no longer available. Please contact our Local Welfare Provision team called HELP (Help in Emergences for Local People) on 0808 175 3599. For further information in relation to what support can be offered, please refer to section below.

### **Debt Advice**

Aside from a number of debt advice agencies operating within the area we also have our own in- house debt specialist for our customers.

We can provide basic budgeting advice or more detailed debt advice from payment plans and informal debt remedies through to Debt Relief Orders and Bankruptcies.

We can also advise and support around Magistrates and County Court cases including possession claims and evictions. We are however unable to represent customers at court but can provide full assistance in the preparation of court forms, submissions and paperwork.

Our debt specialist is MIMA qualified and is also an Approved intermediary for the Insolvency Service.

If you need debt advice you can visit the website or email:

- Website: [Debt solutions and advice | Cheshire West and Chester Council](#)
- Email: [visits@cheshirewestandchester.gov.uk](mailto:visits@cheshirewestandchester.gov.uk)

The welfare team currently has 1 Debt Advisor and therefore subject to demand, requests for support which are not complex, may be referred to our partner agencies for assistance, or you can contact them for advice:

### Step Change:

- Website: [www.stepchange.org](http://www.stepchange.org)
- Telephone: 0800 138 1111 Mon – Fri 8am – 8pm Saturday 9am – 2pm

### Age Uk:

- Website: <https://www.ageuk.org.uk/information-advice/money-legal/debt-savings/debt-advice/>
- Telephone: 0800 678 1602 every day 8am – 7pm

### Citizens Advise Bureau:

- Telephone: 0808 2787 806
- Website: <https://www.citizensadvicecw.org.uk/>

## **Disability Living Allowance (DLA)**

DLA for new claimants has now ceased, except for children aged under 16.

DLA for children may help with the extra costs of looking after a child who:

- Is under 16
- has difficulties walking or needs much more looking after than a child of the same age who does not have a disability

The DLA rate is between £26.90 and £172.75 a week and depends on the level of help the child needs.

To find out if you are eligible or to make a claim for DLA for a child please visit:

- Website: <https://www.gov.uk/disability-living-allowance-children>
- Telephone: 0800 121 4600 Mon – Fri 9am-5pm
- Textphone: 0800 121 4523
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 121 4600

DLA for all other claimants has been replaced by a new benefit called Personal Independence Payment (PIP). Please see the section below called Personal Independence Payment for further details.

If you were born on or before 8 April 1948, you'll continue to get Disability Living Allowance (DLA) as long as you're eligible for it.

If you were born after 8 April 1948, your DLA will end. You'll get a letter telling you when that will happen. You'll continue to get DLA until that date.

Unless your circumstances change, you do not need to do anything until you get this letter.

## **Disabled Facilities Grant**

Disability Facilities Grants are means-tested grants for disabled homeowners or anyone privately renting.

The grant is to pay for adaptations recommended by an Occupational Therapist (OT) that enable you to stay independent in your own home.

This is for adaptations costing more than £1,000, up to a maximum of £30,000 for this such as, making your home wheelchair accessible by widening doorways or putting in ramps, creating walk-in (level access) showers, or extensions and alterations to provide ground floor facilities like bedrooms and bathrooms.

Cheshire West and Chester's Home Improvement Agency HomeKey+ will guide you through the application process and help you to make the changes you need to improve how you live in your home.

For more information you can contact HomeKey+ either by:

- Telephone: 0300 123 5289 9am – 5pm Monday - Friday
- Visit: <https://www.homekeyplus.co.uk>

## **Disability Services**

### **Cheshire Carers**

A carer is anyone who cares, unpaid, for a friend or family member who due to illness, disability, a mental health problem or an addiction cannot cope without their support.

Carers have different needs and The Carers Trust can assist you with information regarding health issues, entitlements, mobility, grants for holidays, equipment and support. We also offer a wide range of activities, training and events for carers throughout the year across Cheshire.

All services offered by the centre are free of charge. For further information:

- Telephone: 0300 772 9600 Mon – Fri 9am – 5pm
- Email: [info@carers.org](mailto:info@carers.org)
- Website: <https://carers.org/partner/cheshire-warrington-carers-trust>

### **Dial West Cheshire**

Each Dial West location provides free, independent and confidential disability information to disabled people, their families and carers. This covers topics such as Access, Benefits, Blue Badges, Caring, Direct Payments, Education, Employment, Equipment, Finance, Holidays, Local Support Organisations, Mobility/Motoring, Personal Support, Respite, Training, Transport, Volunteering and much more.

For further information:

- Telephone: 01244 345655 Mon, Tues, Thurs and Fri 10am – 4pm
- Website: <https://dialwestcheshire.org.uk/>

Contact information for local offices:

Disability Rights Centre & Café, Dial House, Hamilton Place, Chester, CH1 2BH

- Telephone: 01244 435 655

Dial Shopmobility Chester, Kaleyards Car Park, Off Frodsham Street, Chester, CH1 3JH.

- Telephone: 01244 312 626

Dial Shopmobility Northwich, The information Centre, 1 The Arcade, Northwich, CW9 5AS

- Telephone: 07878 837111

Dial Shopmobility Ellesmere Port, 6 Mercer Walk, Ellesmere Port, CH65 0AP

- Telephone: 0151 355 1420

DIAL West aim to enable disabled people and older people to live sustained, independent lives. They take a holistic approach towards the rights and needs of people with disabilities.

- Advice and Information – With a focus on welfare benefits and disability rights.
- Community Cafe – The Washington Room, named after their founder, serving home-cooked food at competitive prices.
- Shopmobility – Situated in Chester, Ellesmere Port, Northwich and Winsford, offering daily hire of mobility scooters and wheelchairs enabling access to city shops and facilities (as well as the sale, servicing and repair of mobility equipment and independent living aids).
- Volunteering – Developing people *from* the community to help others *within* the community with extensive opportunities for training and development Dial West Cheshire's services are primarily delivered by volunteers, supported by a small team of paid staff. They encourage people with disabilities and health conditions to work with them. (Approximately 70% of their workforce has a disability or long term health condition).
- Access Group – The aim of the West Cheshire Group is to improve access to services and facilities in West Cheshire so that disabled people can participate equally in the community.

For further information:

- Telephone: 01244 345655: Monday, Tuesday, Thursday, Friday 10am-4pm.
- Website: <http://www.dialwestcheshire.org.uk>
- E-mail: [contactus@dialwestcheshire.org.uk](mailto:contactus@dialwestcheshire.org.uk)

### **Discretionary Hardship Payment (for assistance with Council Tax shortfall)**

Discretionary Hardship Payments may be able to help you if there is a shortfall between the amount you receive in Council Tax Reduction and your Council Tax liability. Payments can be considered from a limited budget fund to help you if you are vulnerable. Awards can only normally be made for a short period and will be restricted to the current financial year.

Cheshire West and Chester Council have defined 'vulnerable' for the purposes of the scheme:

- Applicant, partner or resident dependent child is terminally ill
- Applicants under 25 on limited income
- Expectant or nursing mothers (with children under age one) on limited income
- Any other vulnerable groups

Backdating requests under the Council Tax Reduction scheme can also be considered in limited circumstances.

The Local Authority may also deem any other applicant as vulnerable due to their individual circumstances.

For further information and to make a claim please visit [www.cheshirewestandchester.gov.uk/residents/council-tax/council-tax-reduction/discretionary-hardship-payments](http://www.cheshirewestandchester.gov.uk/residents/council-tax/council-tax-reduction/discretionary-hardship-payments)

### **Discretionary Housing Payment**

Discretionary Housing Payments can help you if there is a shortfall between the amount you receive in Housing Benefit or Housing Element of Universal Credit and your rental liability. Discretionary Housing Payments can also be considered for one off help towards other housing needs, such as removal costs, rent in advance and rent deposits for private tenancies.

For further information and to make a claim please visit [www.cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/housing-benefit/discretionary-housing-payments](http://www.cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/housing-benefit/discretionary-housing-payments)

### **Domestic Abuse Support**

People have the right to be safe in their homes and relationships. No one, whatever their gender, sexuality, age, culture, race, or disability should suffer domestic abuse.

If you are thinking about leaving an abusive relationship and are worried about your safety or the safety of your children, you do not have to suffer alone. There are people who can help, and you can take steps to stay safe.

#### **What is domestic violence and abuse?**

##### **Domestic abuse**

People have the right to be safe in their homes and relationships. No one, whatever their gender, sexuality, age, culture, race or disability should suffer domestic abuse.

If you are thinking about leaving an abusive relationship and are worried about your safety or the safety of your children, you do not have to suffer alone. There are people who can help, and you can take steps to stay safe.

## What is domestic violence and abuse?

Domestic violence or abuse can be physical, sexual or emotional. This can include financial and economic abuse, coercive and controlling behaviour. This can happen to men and women and can affect the whole family. Children are affected by seeing or hearing it as well as suffering abuse themselves.

Has your partner or family member:

- Called you names and made you feel bad about yourself?
- Made you afraid by threatening you or your children?
- Behaved violently towards you?
- Stopped you seeing your friends or family?
- Kept you without money?
- Caused you to fear for your safety?
- Followed or texted you constantly?
- 

Signs of coercive control:

- Isolation – controlling who you can speak to, monitoring you online and/or offline, checking up on you, monopolising your time.
- Pressuring you to do things you don't want to do – making you feel bad and guilt tripping you to do things, policing what you wear.
- Distancing you from family and friends.
- Criticising and verbal abuse – undermining you, shouting, unpicking you, accusing you, name calling, putting you down, using information you have shared against you.
- Gaslighting you – distorting the reality to upend and manipulate you.
- Threats, charm, rules, regulations and disrespect.

To find help visit: [www.cheshirewestandchester.gov.uk/residents/crime-prevention/domestic-abuse](http://www.cheshirewestandchester.gov.uk/residents/crime-prevention/domestic-abuse)

If you or anyone you know is in immediate danger telephone the police on 999. If it's not safe to speak dial '55' during the call to let the operator know you are in danger.

For non-emergency police matters telephone 101.

You can also contact our Domestic Abuse Intervention and Prevention Service on 0300 123 7047 option 2 (during office hours) or the national 24 hour domestic abuse helpline on 0808 2000 247.

If you have concerns about a child's welfare or feel they may be being abused or neglected call the Integrated Access and Referral Team (i-ART) for help and advice.

- Telephone: 0300 123 7047

The team can be contacted 8.30am to 5pm from Monday to Thursday and 8.30am – 4.30pm on a Friday.

If you have an urgent concern outside these hours, or over a bank holiday, please call the Emergency Duty Team (out of hours) on 01244 977277.

Alternatively call Cheshire Police: 101 (999 in an emergency).

## **Drug and Alcohol Support**

Turning Point operates in Cheshire West and Chester, providing a community-based drug and alcohol service for the area. They operate out of offices in Ellesmere Port, Chester and Northwich. Their active recovery service provides free support to those affected by drug and alcohol addiction. Every person they help will have a recovery worker who will be on hand to provide support to help you find the right recovery path to suit you. You will also have access to support from our peer mentors who have successfully completed their own recovery programmes.

For more information contact:

Telephone: 0151 350 6500

Website: [www.turning-point.co.uk](http://www.turning-point.co.uk)

## **Early Education Places for two year olds**

If you are a parent of a two year old child and on low income, you may be eligible for a free early education place for your child. Eligible two year olds are entitled to up to 15 hours a week (570 hours in a year). You will be able to take up these hours during the school term up to 38 weeks or flexibly during the year over 50 weeks (across the schools holidays) but this will depend on what is available at the childcare provider where you choose to take your place.

You cannot take more than ten hours in one day, and fifteen hours must be taken over at least two days. You can split your place across two different childcare providers, taking some hours with one setting and the remaining hours with another setting.

Depending on when your child turns two, your child should be able to start a place as listed below:

<b>Child turns two on or between</b>	<b>Child can start their place:</b>
1 January - 31 March	at the start of the summer term (usually April/May)
1 April - 31 August	at the start of the autumn term (usually September)
1 September - 31 December	at the start of the spring term (usually January)

Your child will receive 15 hours a week of playing, painting, reading, cooking, climbing, singing, dancing, dressing up, running around, building, gardening or whatever they like doing. But most of all, your child is learning with other children.

You will have 15 hours a week for you to have a break, get stuff done at home, study or look for work.

Within the Government's Spring 2023 budget, additional childcare assistance was announced for Children between the ages of 9 months to 3 years. These schemes will be introduced between April 2024 to September 2025 and therefore are presently unavailable.

For more information:

- Telephone: 01244 973930
- Email: [EY.Providers@cheshirewestandchester.gov.uk](mailto:EY.Providers@cheshirewestandchester.gov.uk)

- Website: [www.cheshirewestandchester.gov.uk/residents/education-and-learning](http://www.cheshirewestandchester.gov.uk/residents/education-and-learning)

## Early Years and Childcare

You can obtain information on a range of services and activities for children, young people parents, carers and childcare providers on early years places for eligible two, three and four year old children. Find information on how to claim your child's free place, what you and your child will get out of a free entitlement place, setting up as a childcare provider offering these free places or any other support regarding eligible two-, three- and four-year-old funded places.

Early Years places help prepare your child for school making it easier for them when they start in primary school.

Within the Government's Spring 2023 budget, additional childcare assistance was announced for Children between the ages of 9 months to 3 years. These schemes will be introduced between April 2024 to September 2025 and therefore are presently unavailable.

- Telephone: 01244 973930
- Website: [www.cheshirewestandchester.gov.uk/residents/education-and-learning/early-years-and-childcare](http://www.cheshirewestandchester.gov.uk/residents/education-and-learning/early-years-and-childcare)
- Email: [EY.Providers@cheshirewestandchester.gov.uk](mailto:EY.Providers@cheshirewestandchester.gov.uk)

## Early Years Foundation Stage Grant – for three and four year olds

All three and four year old children are entitled to 15 hours of free early years (EY) entitlement per week, across 38 weeks of the year (school term time).

Families where both parents work (or the sole parent is working in a lone parent family) may get up to 30 hours free childcare per week for your three or four year old child.

Find out more about the new government childcare offers and how to apply on the Childcare Choices website at <https://www.childcarechoices.gov.uk/>

These hours can be taken during school term time which is 38 weeks of the year. The place is available shortly after your child's 3rd birthday.

The start date depends on their date of birth:

- **Child's third birthday is between 1 April - 31 August**  
Place will start from 1 September following their third birthday (depending on when your childcare provider allows funded places to start during this claim period).
- **Child's third birthday is between 1 September - 31 December**  
Place will start from 1 January following their third birthday (depending on when your childcare provider allows funded places to start during this claim period).
- **Child's third birthday is between 1 January - 31 March**  
Place will start from 1 April following their third birthday (depending on when your childcare provider allows funded places to start during this claim period).



You can access the free entitlement at:

- Pre-school/playgroup
- Private day nursery
- Childminder Maintained nursery unit operated by a Cheshire West and Chester school of a maintained nursery school
- Independent school

The free early years entitlement can be taken flexibly within the following limits:

- The full 15 hours have to be taken over at least two days per week and a maximum of five days per week
- A maximum of 10 hours can be taken in one day

Splitting between different providers:

You can take the free early years entitlement at up to two providers in one day. The basic offer is three hours over five days a week, or five hours over three days a week, but many providers will allow you to take the provision flexibly, in a pattern that meets your needs.

If you would like more information you can contact Cheshire West and Chester's Family Information Service, you can do so the following ways:

- Telephone: 0300 123 7001
- Email: [iasservice@cheshirewestandchester.gov.uk](mailto:iasservice@cheshirewestandchester.gov.uk)
- Website: [www.cheshirewestandchester.gov.uk/residents/education-and-learning/early-years-and-childcare/three-and-four-year](http://www.cheshirewestandchester.gov.uk/residents/education-and-learning/early-years-and-childcare/three-and-four-year)

### **Early Years Pupil Premium (EYPP)**

This additional funding is available for children who are currently claiming the Free Entitlement for three and four year olds called the Early Years Pupil Premium. The Early Years Pupil Premium is extra funding paid to early years providers to improve outcomes for eligible children. You can give your childcare provider permission to check your eligibility if you are on low income and receive one of the benefits below.

For eligibility, your children will be eligible if:

- They are 3 or 4 years old and receiving a free entitlement place in an early years provider

You also need to be in receipt of one or more of these benefits:

- Universal Credit (with an annual net earned income below £7,400). If you are part of a couple we may have to ask you for your last three most recent Universal Credit online statements or your entitlement letters from Universal Credit, so we can check your monthly take home pay is below the threshold.

Or if you have a total annual household (you and your partner) income below £16,190 and receive:

- Income support.
- Income-based Jobseekers Allowance.

- Income related Employment and Support Allowance.
- Support under Part 6 of the Immigration and Asylum Act 1999.
- The guaranteed element of State Pension Credit.
- Child Tax Credit.
- Working Tax Credits.

Or if your child:

- Looked after by the Council (is in foster care etc).
- Has been adopted from care or has left care through special guardianship.
- Are subject to a child arrangement/residence order setting out with whom the child is to live.
- Has a statement of current statement of special educational needs.
- Has a current education health and care plan.
- Currently receives Disability Living Allowance

If you are eligible for the early years pupil premium we will inform your childcare provider and make the relevant payment to them.

To find out more:

- Apply online or find out more information at:  
[www.cheshirewestandchester.gov.uk/residents/education-and-learning/early-years-and-childcare/three-and-four-year](http://www.cheshirewestandchester.gov.uk/residents/education-and-learning/early-years-and-childcare/three-and-four-year)
- Email: [EYPP@cheshirewestandchester.gov.uk](mailto:EYPP@cheshirewestandchester.gov.uk)
- Telephone: 01244 973930

## **Employment and Support Allowance (ESA)**

Please note that Cheshire West and Chester is now a full-service Universal Credit area, therefore you cannot make a new claim for Income Related ESA and you should claim Universal Credit instead.

Please note the relevant legacy benefits are Income Related Employment and Support Allowance, Income based Job Seekers Allowance, Income Support and Housing Benefit.

You can however apply for 'new style' Employment and Support Allowance (ESA) if you're under State Pension age and you have a disability or health condition that affects how much you can work.

You also need to have both:

- worked as an employee or have been self-employed
- paid enough National Insurance contributions, usually in the last 2 to 3 years - National Insurance credits also count

You might be able to get Universal Credit at the same time or instead of 'new style' ESA.

You cannot get 'new style' ESA if you:

- claim Jobseeker's Allowance
- claim Statutory Sick Pay

If your Statutory Sick Pay (SSP) is due to end you can apply for 'new style' ESA up to 3 months before your SSP ends. You'll start getting 'new style' ESA as soon as your SSP ends.

If you're working you can apply whether you're in or out of work. There are conditions to working while claiming ESA.

- you work less than 16 hours a week
- you do not earn more than £152 a weekly
- you can do as many hours of voluntary work as you like
- tell Jobcentre Plus about your work including any volunteering when you make a claim.

How much you get will depend on what stage your application is at, as well as things like your age and whether you're able to get back into work. If you get 'new style' ESA you'll earn Class 1 National Insurance credits, which can help towards your State Pension and some benefits in the future.

You cannot make a new claim for income-related ESA. You'll continue to get payments while you're eligible until your claim ends.

Neither your or your partner's savings or income will affect how much 'new style' ESA you're paid. But a private pension worth more than £85 per week may affect how much you can get.

If you get income-related ESA, your household income, and savings worth £6,000 or more may affect how much you can get.

You'll normally get the 'assessment rate' for 13 weeks while your claim is being assessed. This will be:

- up to £67.20 a week if you're aged under 25
- up to £84.80 a week if you're aged 25 or over

If it takes longer than 13 weeks to assess your claim, you'll continue getting the 'assessment rate' until you get a decision or until your ESA is due to end.

Once your claim is assessed, and, if you are entitled to ESA, you'll be placed into one of 2 groups if you're entitled to ESA. If you're able to get back into work in the future, you'll be put into the work-related activity group. Otherwise, you'll be put into the support group. You'll get:

- an additional £33.70 a week if you're in the work-related activity group
- an additional £44.70 a week if you're in the support group

You'll get paid ESA every 2 weeks.

You can usually work while you are claiming ESA if both of the following apply:

- you work less than 16 hours a week
- you do not earn more than £152 a week
- you can do as many hours of voluntary work as you like.
- tell Jobcentre Plus about your work when you make a claim.

For further information or to make a claim for Employment and Support Allowance visit:

- Website: [www.gov.uk/employment-support-allowance](http://www.gov.uk/employment-support-allowance)

## **Energy Efficiency and Affordable Warmth**

### **Octopus Energy**

The Council have teamed up with Qwest Services and energy company Octopus to launch a local energy offer for residents living in the Cheshire West Region.

The scheme, known as Qwest Energy, offers a full range of competitive tariffs to suit prepayment meter, standard meters and smart meter households. In addition to no exit fees, all electricity is 100% renewable as standard and some of the profits will be used to fund local schemes and support residents.

To find out if you can make a saving on your energy bill visit octopus energy at <https://octopus.energy/qwest-energy>. Make sure you have the details of your current supplier, your tariff name and your annual consumption figures in kWh to get an accurate quote.

For more information on the full range of benefits including details of the tariffs available, the Community Fund and how Qwest Energy are helping those most in need with their energy bills:

- Telephone Octopus energy on 0808 164 1088:  
Monday to Thursday 9am - 5pm  
Friday 9am - 4pm  
Saturday and Sunday: [hello@octopus.energy](mailto:hello@octopus.energy)
- Website: <https://octopus.energy/qwest-energy>

## **Warm Homes Discount Scheme**

You could get £150 off your electricity bill for winter 2023 to 2024 under the Warm Home Discount Scheme. The money is not paid to you – it is a one-off discount on your electricity bill, between October 2023 and March 2024.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity and you're eligible. Contact your supplier for more information.

There are different ways to qualify for the Warm Home Discount Scheme depending on where you live.

If you live in England and Wales

You qualify if you either:

- get the Guarantee Credit element of Pension Credit
- are on a low income and have high energy costs

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter. Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.

For further information please visit: [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

Park (mobile) homes - You apply a different way if you live in a park home. Park homes applications open in the autumn. Find out how to apply for the Park Homes Warm Home Discount by visiting [www.parkhomeswhd.com](http://www.parkhomeswhd.com)

### **Green Doctor - Energy Efficiency Advisory Service**

The Council is working with environmental charity Groundwork to offer free home visits to vulnerable residents across the borough.

Green Doctors can help residents with everything from switching energy supplier to a more affordable tariff, applying for grants to write off existing fuel debt, helping residents understand how to use existing systems and referring on to other programmes that fund insulation measures and boilers. The service also provides small measures such as draught-proofing, reflective radiator panels, LED light bulbs, pipe lagging, hot water tank jackets, water saving devices and more.

You are eligible for a Green Doctor visit if you either own your own home or privately rent your home and you are:

- in receipt of an income or disability related benefit
- a household with an annual income after tax of £26,000 or less
- living with a long term health condition or disability that is affected by the cold.

To book a free home visit, or to find out if you are eligible for this service, please contact the Green Doctors:

- Email: [cheshire.greendoctor@groundwork.org.uk](mailto:cheshire.greendoctor@groundwork.org.uk)

Or for more information on the Green Doctor scheme call 0330 1740 863 or email: [greendoctor.CLM@groundwork.org.uk](mailto:greendoctor.CLM@groundwork.org.uk)

### **Smart Meters**

Unlike traditional meters, which simply register a running total of energy used, smart gas and electricity meters can record half-hourly price and consumption data and provide automatic meter readings to your energy supplier.

Most homes have two meters, one for gas and one for electricity, both will be replaced with smart meters. You will also be offered an In-Home Display (sometimes referred to as an IHD), an easy-to-use handheld device that sits within your home.

This will show you the cost and amount of energy you are using, updating every 30 minutes for gas and in near real-time for electricity.

The installation will also include a communications hub, which allows the smart meters and IHD to communicate with each other and links your smart metering system to the secure national smart meter network.

The government has required energy suppliers provide smart meters to their customers. Get in touch with your energy supplier, which can arrange for smart meters to be installed at a time and date that suits you. You will not be charged for the installation.

For more information on the benefits and how to get smart meter visit:  
<https://www.smartenergygb.org>

### **Additional Energy Related Support**

The Council is part of an affordable warmth network across Cheshire West. Members of this group also offer advice and guidance on home energy issues:

Citizens Advice

- <https://www.citizensadvice.org.uk>
- 0800 144 8848

Age UK

- <https://www.ageuk.org.uk>
- 0800 678 1602

Energy Projects Plus

- <https://www.epplus.org.uk>
- 0151 637 3670

### **Foodbank**

The foodbank is available for anyone who is in an emergency or crisis situation and requires help with food. This is a voucher scheme and will give you access to food at one of your local foodbanks. For further information on how to access your local foodbank and obtain a voucher please contact the foodbank warehouse within the area you live:

Mid-Cheshire Foodbank (*for Winsford and Northwich and surrounding areas*)

Unit 14

The Business Centre

Barlow Drive

Winsford

Opening times: Monday, Wednesday and Friday 9am - 12 noon

- Telephone: 01606 590992
- Email: [info@midcheshire.foodbank.org.uk](mailto:info@midcheshire.foodbank.org.uk)
- Website: <https://midcheshire.foodbank.org.uk/>

West Cheshire Foodbank (*for Chester and surrounding areas*)

Units 3 and 4  
Stanney Mill Industrial Estate  
Dutton Green  
Chester  
CH2 4SA

Opening times: Monday - Friday 9am – 2pm

- Telephone: 0151 355 7730
- Email: [info@westcheshire.foodbank.org.uk](mailto:info@westcheshire.foodbank.org.uk)
- Website - <https://westcheshire.foodbank.org.uk/>

Runcorn Foodbank (*Frodsham and surrounding areas*)

Operations  
53a Russell Road  
Runcorn  
WA7 4BH

Opening times: Thursday and Friday 1pm – 3pm

- Telephone: 01928 577679
- Email: [info@runcorndistrict.foodbank.org.uk](mailto:info@runcorndistrict.foodbank.org.uk)
- Website: <https://runcorndistrict.foodbank.org.uk/>

## **Fostering and adoption in West Cheshire**

Cheshire West and Chester Council have been working closely with some neighbouring councils in the region to provide a fostering recruitment service known as Foster4 and a regional adoption agency known as Together for Adoption. The collaborative projects aim to build on the Council's previous successes and recruit more foster carers and adoptive families.

If you think you could offer a stable and loving home to a local child in care and would like some further information about how we can support you along your fostering or adoption journey please visit the fostering and adoption websites listed below.

Fostering: <https://www.foster4.co.uk>

Adoption: <https://www.togetherforadoption.co.uk/Home.aspx>

## **Free School Meals**

If your child goes to school within the Cheshire West and Chester area, you may be able to claim free school meals. All key stage one pupils will automatically receive them. You need to apply with Cheshire West and Chester Council if you are receiving one of the benefits listed below as your school can claim additional funding which can help towards equipment and resources.

Your child will be able to get FSM 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

- The guaranteed element of Pension Credit
- Child Tax Credit (provided you're not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190)
- Universal Credit - if you apply on or after 1 April 2018 your household earnings must be less than £7,400 a year (after tax and not including any benefits you get)

If you have no recourse to public funds and are not able to access financial support from the Council or Central Government, your child will only be able to get FSM if they fall into one of the following eligible groups:

- Zambrano carers
- families who have no recourse to public funds with a right to remain in the UK on grounds of private and family life under Article 8 of the European Convention on Human Rights
- families receiving support under Section 17 of the Children Act 1989 who are also subject to a no recourse to public funds restriction
- a subset of failed asylum seekers supported under Section 4 of the Immigration and Asylum Act 1999
- Chen carers
- families holding a BN(O) passport
- spousal visa holders
- work visa holders
- student visa holders
- those with no immigration status

You will also need to evidence that your annual household income is below:

- £22,700 for families with one child
- £26,300 for families with two or more children

In addition to these thresholds, families must hold no more than £16,000 in capital and savings.

For further information or to make a claim visit:

[www.cheshirewestandchester.gov.uk/residents/education-and-learning/free-school-meals](http://www.cheshirewestandchester.gov.uk/residents/education-and-learning/free-school-meals)

Telephone: 0300 123 7021

E-mail: [benefits@cheshirewestandchester.gov.uk](mailto:benefits@cheshirewestandchester.gov.uk)

### **Free or discounted TV Licences**

If you're 75 or over, you can get a free TV licence if you either:

- get Pension Credit
- live with your partner who gets Pension Credit

You can apply when you're 74 if you already get Pension Credit. You'll still need to pay for your licence until the end of the month before your 75th birthday. After that you'll be covered by your free licence.

If you're blind or in residential care, you can get a discounted TV licence

If you're in residential care or sheltered accommodation



You can get a TV Licence for £7.50 if you live in an eligible residential care home, supported housing or sheltered accommodation.

You must be either:

- retired and over 60
- disabled

For assistance applying, please check with your housing manager.

If you're registered blind

You can get a 50% discount if you're registered blind or live with someone who is. The licence must be in the blind person's name - if it's not, you can make a new application to transfer it into their name. You'll need to provide your existing TV licence number when you apply.

Contact:

- Telephone TV Licensing on 0300 790 6071
- Minicom 0300 709 6050
- Visit [www.gov.uk/free-discount-tv-licence](http://www.gov.uk/free-discount-tv-licence) to apply.

## Funeral Payments

You can get help with funeral costs (Funeral Expenses Payment) if all the following apply:

- you get certain benefits or tax credits
- you meet the rules on your relationship with the deceased
- you're arranging a funeral in the UK, the European Economic Area (EEA) or Switzerland

Benefits you must get; You (or your partner) must get one or more of the following:

- Universal Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- the disability or severe disability element of Working Tax Credit
- Child Tax Credit
- You might also be eligible if you're getting a Support for Mortgage Interest loan.
- You can still claim Funeral Expenses Payment if you've applied for these benefits and you're waiting to hear about your claim.

What you'll get

Funeral Expenses Payment can help pay for some of the costs of the following:

- burial fees for a particular plot
- cremation fees, including the cost of the doctor's certificate
- travel to arrange or go to the funeral
- the cost of moving the body within the UK, if it's being moved more than 50 miles
- death certificates or other documents
- You can also get up to £1,000 for any other funeral expenses, such as funeral director's fees, flowers or the coffin.

- The payment will not usually cover all of the costs of the funeral.

How much you get depends on your circumstances. This includes any other money that's available to cover the costs, for example from an insurance policy or the deceased person's estate.

If the deceased had a pre-paid funeral plan, you can only get up to £120 to help pay for items not covered by their plan.

You must apply within 6 months of the funeral, even if you're waiting for a decision on a qualifying benefit.

You can make a claim before the funeral if you've got an invoice or signed contract from the funeral director. It cannot be an estimate.

If you get Universal Credit, you will not get a decision on your claim until after your next payment.

Claim by phone by calling the Bereavement Service helpline on 0800 151 2012 or visit their website [www.gov.uk/funeral-payments](http://www.gov.uk/funeral-payments)

### **Healthcare travel costs (HTCS)**

If you're referred to hospital or other NHS premises for specialist NHS treatment or diagnostic tests by a doctor, dentist, or another primary care health professional, you may be able to claim a refund of reasonable travel costs under the HealthCare Travel Costs Scheme (HTCS). If you have questions about help with health costs, join the Help with Health Costs team on Facebook, where the NHS Business Services Authority will respond to your queries Monday to Friday, 8am to 6pm.

To qualify for help with travel costs under the HTCS, you must meet 3 conditions:

- At the time of your appointment, you or your partner (including civil partners) must receive one of the qualifying benefits or allowances listed on the website NHS website, or meet the eligibility criteria for the NHS Low Income Scheme.
- You must have a referral from a healthcare professional to a specialist or a hospital for further NHS treatment or tests (often referred to as secondary care).
- Your appointment must be on a separate visit to when the referral was made. This applies whether your treatment is provided at a different location (hospital or clinic) or on the same premises as where the GP or another health professional issued the referral.

### **Children and other dependants**

You can claim travel costs for your children if you're eligible for any of the benefits described under condition 1 and your child has been referred for treatment as outlined in condition 2 and condition 3. If your child is aged 16 or over, they may make their own claim under the Low Income Scheme.

### **Carers and escorts**

You can claim travel costs for an escort if your health professional says it's medically necessary for someone to travel with you.

Some integrated care boards (ICBs) may accept claims for help with travel costs if you're the parent or guardian of a child under the age of 16 who you have to bring to your appointment with you.

These payments are made on the basis of the patient's eligibility for the scheme, irrespective of the escort's eligibility.

For further help and information or to find out if you meet the criteria contact:

- Telephone: 0300 330 1343
- Website: [www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs/](http://www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs/)

## Healthy Start scheme

If you're 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're eligible, you'll be sent a Healthy Start card with money on it that you can use in some UK shops. The benefit will be added onto 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 on cow's milk

You can also use your card to collect:

- Healthy Start vitamins – these support you during pregnancy and breastfeeding
- vitamin drops for babies and young children – these are suitable from birth to 4 years old

How much will I get for my children?

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

How to apply

If you get Universal credit, you can apply online if:

- you're at least 10 weeks pregnant or have at least one child under 4 years old
- your family's monthly 'take-home pay for this period' is £408 or less from employment
- If you get Child Tax Credit, you can apply online if:
- you have at least one child under 4 years old
- your family's annual income is £16,190 or less

To apply, you'll need your:

- name
- address
- date of birth

- National Insurance number
- baby's due date (if you're pregnant)
- benefit award letter if you're over 18 (you must enter the same information that's on this letter)

Make a claim online by visiting: [www.healthystart.nhs.uk/how-to-apply/](http://www.healthystart.nhs.uk/how-to-apply/)

You can apply by email or phone if you're at least 10 weeks pregnant, or have at least one child under 4 years old, and get either:

- Income Support
- Income-based Jobseeker's Allowance
- Pension Credit (which includes the child addition)
- Working Tax Credit run-on (paid for 4 weeks if your working hours, or your partner or carer's, go to less than 16 hours per week)

You can also apply by email or phone if you're at least 10 weeks pregnant and either:

- under 18 years old and not getting any benefits
- getting Child Tax Credits and your family's annual income is £16,190 or less
- getting income-related Employment and Support Allowance (ESA)

You can apply by:

emailing [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk) or by calling 0300 330 7010 - Phone lines are open 8am to 6pm Monday to Friday (except public holidays).

## **HELP Scheme**

Help in Emergencies for Local People (HELP) is Cheshire West and Chester Council's Local Welfare Assistance Scheme which offers support for people in exceptional needs, or, provides limited payments for emergency funding in a crisis and will help people moving out of care and resettling into the community.

There is a fixed criteria to meet in order to be considered under this scheme for assistance with items such as food, gas, electric, furniture including white goods and/or debt advice and/or employment mentoring. You can make an application over the phone for further information: by calling 0808 175 3599 or for further information:

- Telephone: 0808 175 3599
- Email: [Help@cheshirewestandchester.gov.uk](mailto:Help@cheshirewestandchester.gov.uk)
- Website: <https://www.cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/help.aspx>

## **Home Assistance Hub**

This service is provided across the Cheshire West and Chester area with the aim of supporting people with continued independence in their home. The Home Assistance Hub supports older people, people with disabilities or those on low incomes to repair, improve or adapt their homes.

For more information:

- Telephone: 0300 123 2010
- Website: <https://homeassistancehub.co.uk>

- E-mail: [contactus@forhousing.co.uk](mailto:contactus@forhousing.co.uk)

## **Home safety grants**

Home Safety Grants are available to pay for urgent repairs where there is a serious risk to health, safety and welfare. This is a discretionary grant for homeowners on low income, for work such as serious electrical defects, serious disrepair causing extensive dampness or risk of structural collapse.

An owner or part-owner of the property can make an application and it must be their main residence.

You must be on a low income, or in receipt of one of the following benefits:

- Income Support or income-based Job Seekers Allowance (JSA)
- Guaranteed element of Pension Credit
- Child Tax Credit where the assessed income is less than £15,050
- Working Tax Credit where the assessed income is less than £15,050
- Housing Benefit
- Income-related Employment and Support Allowance (ESA)

All applicants are subject to a test of resources

The maximum amount available is £5,000 with how much you are eligible for depending on the work needed to remove the hazard, and your financial situation. A condition requiring repayment of the grant may be applied if the applicant leaves or sells the property, but this is dependent on the details of each individual case. Where the grant is not applicable, you may be offered a loan if works required are not assessed as an imminent risk.

For further information please contact 0300 124 52 89 or visit [www.cheshirewestandchester.gov.uk/residents/housing/help-with-adaptations-and-repairs/repairs-and-improvements-decent-homes-standard](http://www.cheshirewestandchester.gov.uk/residents/housing/help-with-adaptations-and-repairs/repairs-and-improvements-decent-homes-standard)

## **Homeless Support Service**

The Homeless Support Service, delivered by forfutures offers anyone at risk of losing their home, or those who are homeless, advice and information to help them find accommodation that's right for their needs and support them to access opportunities to improve their futures.

If you find yourself sleeping rough, or without a bed for the night, or you're concerned about someone who may be rough sleeping in Cheshire West and Chester call the Forfutures Outreach Team 24/7 on 0808 175 3595 (option 3).

New referrals or enquiries about the forfutures service can be made by:

- Telephone: 0808 175 3595
- Email: [hello@forfutures.co.uk](mailto:hello@forfutures.co.uk) or
- Website: [www.forfutures.co.uk](http://www.forfutures.co.uk)

## **Housing Benefit**

If you are on a low income and need financial help to pay all or part of your rent, you may be able to get Housing Benefit (or Universal Credit if making a new benefit claim and you satisfy the criteria).

Cheshire West and Chester is now a full service Universal Credit area. Therefore assistance with Housing Costs should be claimed via Universal Credit at <https://www.gov.uk/apply-universal-credit> unless you satisfy one of the following criteria:

- you are a single and of pension age or a couple and both of you are of pension age
- you are living in supported accommodation such as hostels and refuges
- you have been placed in temporary accommodation

Before you make a claim please ensure you check your entitlement and confirm which benefits you can claim. Claiming an incorrect benefit may result in your claim being delayed which may cause you to lose entitlement.

When making your claim you will need to provide proof of identification, national insurance number, details of any income and any savings/capital within one calendar month of applying. Your savings/capital cannot normally exceed £16,000. You cannot get Housing Benefit if you are living with close relatives and paying rent to them.

If you are self-employed, a taxi driver or company director you will also need to complete a self employed/director questionnaire. You will be directed to this once you have made your claim

If you have a non dependant that lives with you, you will also need to provide evidence of their income.

For further information, or to discuss entitlement, please contact Cheshire West and Chester Council on 0300 123 7021 or e-mail [benefits@cheshirewestandchester.gov.uk](mailto:benefits@cheshirewestandchester.gov.uk).

You need to apply for Housing Benefit online at:  
[www.cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/housing-benefit](http://www.cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/housing-benefit)

Please note, you should not claim Housing Benefit if you are applying for Universal Credit as your application will not be considered.

## **Housing Benefits – Under-occupancy**

Under-occupancy, sometimes called ‘bedroom tax’, has size limit rules that affects Housing Benefit for working age people renting from a registered housing association or other registered social landlord.

This does not affect anybody of pension age or living in exempt accommodation.

Housing Benefit is based on the number of people in your household. It is possible that the amount of Housing Benefit you get to pay your rent is reduced.

If you are assessed under these rules as having more bedrooms than is necessary for your household you will be considered to be under-occupying that property.

For properties that are under occupied there is a % reduction of the amount of rent that can be considered for Housing Benefit purposes:

- 14% for under-occupancy by one bedroom (e.g., If your rent is £90 per week, a deduction of £12.60 per week will be made)
- 25% for under-occupancy by two bedrooms or more (e.g., If your rent is £90 per week, a deduction of £22.50 per week will be made)

If you are thinking of moving, you need to consider these factors before you renew or sign a new tenancy agreement. For more information, please telephone us on 0300 123 7021.

## **Housing Standards and Licensing**

### **Cheshire Landlord Accreditation Scheme**

The Cheshire Landlord Accreditation Scheme is a voluntary scheme and has been set up to raise standards across the private rented sector. The scheme rewards those landlords/letting agents who provide good housing management and property standards by giving them a market advantage over non-accredited landlords.

The Cheshire Landlord Accreditation Scheme is a partnership between Cheshire West and Chester, Cheshire East and Warrington Borough Councils. The authorities are committed to working together to ensure consistency of standards and practices throughout Cheshire as many landlords own properties across the local authority boundaries.

For more information visit: [www.cheshirewestandchester.gov.uk/residents/housing/private-rented-sector/private-landlords/cheshire-landlord-accreditation-scheme](http://www.cheshirewestandchester.gov.uk/residents/housing/private-rented-sector/private-landlords/cheshire-landlord-accreditation-scheme)

### **Houses of multiple occupation and extended mandatory licensing**

Any property that is occupied by more than two people who are not related or living as a couple, and where rent is paid and facilities shared can be classed as a House in Multiple Occupation (HMO). A HMO can be a house or flat which is occupied by a group of students or professionals who share all the facilities, or it can be a property which is occupied by people living in bedsits and/or some self-contained flats. It can also include some guest houses, hostels and hotels. The type of individuals or number of tenancies in the property has no bearing on whether it is a HMO under the Housing Act.

For further information:

- Email: [housingstandards@cheshirewestandchester.gov.uk](mailto:housingstandards@cheshirewestandchester.gov.uk)
- Telephone: 0300 123 7038
- By post: Regulatory Services, Cheshire West and Chester Council, The Portal, Wellington Road, Ellesmere Port, CH65 0BZ

## **Income Support**

You can no longer make a new claim for Income Support. If you're on a low income and need help to cover your living costs, you can apply for Universal Credit instead by visiting [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit).

## If you already get Income Support

You will continue to get Income Support if all of the following still apply to you (and your partner, if you have one):

- you have no income or a low income, and no more than £16,000 in savings
- you're not in full-time paid work (you can work less than 16 hours a week, and your partner can work less than 24 hours a week)
- you're between 16 and Pension Credit qualifying age
- you live in England, Scotland or Wales - there are different rules for Northern Ireland

You must also be at least one of the following:

- pregnant
- a lone parent (including a lone adoptive parent) with a child under 5
- a lone foster parent with a child under 16
- a single person looking after a child under 16 before they're adopted
- a carer
- on maternity, paternity or parental leave
- unable to work and you receive Statutory Sick Pay, Incapacity Benefit or Severe Disablement Allowance
- in full-time education (not university), aged between 16 and 20, and a parent
- in full-time education (not university), aged between 16 and 20, and not living with a parent or someone acting as a parent
- a refugee learning English - your course needs to be at least 15 hours a week, and you must have started it within 12 months of entering the UK
- in custody or due to attend court or a tribunal

You do not need a permanent address - for example, you can continue to claim if you:

- sleep rough
- live in a hostel or care home

You must continue to report any changes to your circumstances. You do not need to do anything else unless you are contacted by the Department for Work and Pensions (DWP).

If you're moving to Universal Credit

If your Income Support claim is ending because you're making a new claim for Universal Credit, you'll automatically continue to get the amount of Income Support you currently receive, as long as you're still eligible. You'll normally get this for 2 weeks, starting from the date of your new claim and the DWP will write to you telling you how this works.

You do not need to pay this money back, and it will not affect the amount of Universal Credit you get.

For any other information telephone 0800 169 0310 or visit [www.gov.uk/income-support](http://www.gov.uk/income-support)



## **The Integrated Access and Referral Team (i-ART)**

The Integrated Access and Referral Team (i-ART) is the single point of contact in West Cheshire to help:

- with safeguarding concerns about child welfare
- families with multiple and complex needs who require support from a number of different agencies
- individuals affected by domestic violence and abuse.

This multi-agency team provide advice and support to ensure that child safeguarding concerns and families with multiple and complex needs are assessed in order for the most appropriate agencies to support families to address unmet needs.

If a referral to this team doesn't meet the requirements for statutory social care it may be that the Early Help and Prevention Service is best placed to offer help and support. The Early Help and Prevention Service works closely with partner organisations to focus on:

- children, young people and adults affected by domestic abuse
- family members with a range of emotional health and wellbeing concerns
- young carers
- families with housing needs
- adults and young adults wanting to return to or engage in work
- working with children and young people with challenging behaviour
- support with parenting concerns
- young people who are not attending school or struggling to access training or education
- young people involved in risk taking or anti-social behaviour

The Early Help and Prevention Teams work in the following districts:

- Northwich and Winsford
- Ellesmere Port and Neston
- Chester and Rural

Call your district team if you have a concern or want to speak to someone for advice.

- Northwich and Winsford: 01244 972908
- Ellesmere Port and Neston: 0151 337 4535
- Chester and Rural: 01244 977720

Family intervention workers have access to a number of targeted support services to help families. If you have range of complex needs within your family ask a professional who already supports you, such as a health visitor, GP, youth worker, police officer or school worker, to think about undertaking a 'Team Around the Family' assessment. This can help identify what works well in your family and where we can help. This can then lead to referral to the service for additional support.

For more information about the help on offer from the Early Help and Prevention Team visit [www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/early-help-and-prevention-service](http://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/early-help-and-prevention-service)

For more details about the help on offer from i-ART:

Integrated Access and Referral Team:

- Telephone: 0300 123 7047 Mon – Thur 8.30am to 5pm Fri 8.30am – 4.30pm,
- Email (secure): [i-ART@cheshirewestandchester.gcsx.gov.uk](mailto:i-ART@cheshirewestandchester.gcsx.gov.uk)
- Email (ordinary): [i-ART@cheshirewestandchester.gov.uk](mailto:i-ART@cheshirewestandchester.gov.uk)
- By post: Wyvern House, The Drumber, Winsford, CW7 1AU
- Website: [www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/report-a-concern-about-a-child](http://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/report-a-concern-about-a-child)

Emergency duty team (for out of hours emergencies)

- Telephone: 01244 977277 Mon – Fri 4.30pm – 8.30am 24 hours weekends and bank holidays
- Email (ordinary): [edt@cheshirewestandchester.gov.uk](mailto:edt@cheshirewestandchester.gov.uk)
- Website: [www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/report-a-concern-about-a-child](http://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/report-a-concern-about-a-child)

### **Jobseekers Allowance**

You can apply for New Style Jobseeker's Allowance (JSA) to help you when you're looking for work however income-based JSA is no longer available as this has been replaced by Universal Credit. If you're currently getting income-based JSA, you'll keep getting payments while you're eligible until your claim ends.

To confirm whether you are eligible for New Style JSA

1. Check your eligibility by visiting [www.gov.uk/jobseekers-allowance/eligibility](http://www.gov.uk/jobseekers-allowance/eligibility)
2. Make a claim for New Style Jobseeker's Allowance (JSA) and go to an interview at your local Jobcentre Plus office.
3. Keep to your agreement to look for work. This agreement is called a 'Claimant Commitment' and you will create it at your interview.

Your JSA payments will be reduced or stopped if you do not keep to your agreement to look for work and cannot give a good reason.

You should also check if you're eligible for Universal Credit. If you are, you could get Universal Credit at the same time or instead of New Style JSA.

### **What you'll get**

There is a maximum amount you can receive - but how much you're entitled to depends on your age.

Use a benefits calculator to check how much JSA you can get, and how your other benefits will be affected.

Age	JSA weekly amount
-----	-------------------

---

Up to 24	up to £67.20
----------	--------------

---

25 or over	up to £84.80
------------	--------------

---

All benefits, pensions and allowances are usually paid into your bank, building society or credit union account. You may have to wait up to 7 days after applying for your JSA to start, and up to 2 weeks after that to get your first payment. Your first payment may not be for the full amount. After your first payment payments will usually be made every 2 weeks and they will be the full amount.

If your income-based JSA claim is ending because you're making a new claim for Universal Credit, you'll automatically continue to get the amount of JSA you currently receive, as long as you're still eligible. You'll normally get this for 2 weeks, starting from the date of your new claim.

The Department for Work and Pensions (DWP) will write to you telling you how this works. You do not need to pay this money back, and it will not affect the amount of Universal Credit you get.

For further information telephone 0800 169 0310 or visit [www.gov.uk/jobseekers-allowance](http://www.gov.uk/jobseekers-allowance)

## **KidsBank**

KidsBank Chester promotes sustainable living by encouraging recycling of children's clothing, equipment, and toys by way of donations from the community of unwanted items and cash donations.

They help to relieve poverty in Chester and surrounding areas, by providing good quality new and pre-owned baby items to families in need, free of charge.

Families in need are referred to Kids Bank by midwives, health visitors, social workers, and other front-line professionals in our community.

If you would like to receive help from KidsBank Chester, please call 07305 019699 or visit <https://kidsbankchester.com/all-referral-forms/> and complete a referral form.

## **Libraries**

If you are interested in joining the library, you can do this online or by visiting your local library. Each library's opening can be checked at <https://www.cheshirewestandchester.gov.uk/residents/libraries/find-a-library/find-a-library.aspx>

You can use the online catalogue to search and reserve items, or to renew your loans. To renew your loans online, you will be required to provide your name and library card number. You can also renew items via telephone or in person at any library during opening hours.

The Library Service also provides a wide range of eResources free of charge. Most of which can be accessed remotely by smartphone, tablet or computer and are available 24/7. The eResources include eBooks, audio downloads (talking books) and eMagazines. For more information about how to access, please visit [www.cheshirewestandchester.gov.uk/residents/libraries/audio-downloads-eBooks-and-eMagazines.aspx](http://www.cheshirewestandchester.gov.uk/residents/libraries/audio-downloads-eBooks-and-eMagazines.aspx)

Computers are available in all libraries and are free to use for up to one hour each day subject to availability. Printing and scanning facilities are also available at a small additional charge.

For further help and information visit [www.cheshirewestandchester.gov.uk/libraries](http://www.cheshirewestandchester.gov.uk/libraries)

## Loan Shark Support

Loan sharks are adapting their tactics to take advantage of those who have struggled financially and felt vulnerable during the national lockdown.

The England Illegal Money Lending Team (IMLT) is a national team cracking down on loan sharks and providing support for victims and survivors of illegal money lending. The IMLT is warning about the dangers of online loan sharks amid concerns more people are falling prey to unscrupulous lenders on social media.

The COVID-19 outbreak meant loan sharks were unable to find and snare their victims at traditional places. These criminals are now using social media to plug their illicit activities and prey on vulnerable people.

The IMLT investigates and prosecutes loan sharks for illegal money lending and related offences.

If you're in need of an urgent loan or financial support, be wary of anyone that fits the criteria below. Remember, if in doubt, check the lender out.

- **No paperwork** – Paperwork makes something seem more legitimate, and loan sharks avoid it at all costs! If you're taking out a loan, make sure you always get a credit agreement or have a record of payments.
- **Cash loans or bank transfers** – Loan sharks often use unregulated and illegitimate ways of lending money but during the lockdown, they may use bank transfers to avoid getting caught on the street.
- **Refusing to give you information about the loan** – Most loan sharks will avoid giving you clear details about your loan, such as the interest rate, previous repayments and the total amount you owe.
- **Taking possessions for security** – Some loan sharks will take personal possessions, such as a passport or bank cards, to act as security and ensure you make repayments.
- **Loan that keeps on growing** – Loan sharks may increase the debt or add additional charges at any time, even if you are making regular payments. It's important you seek help because the debt can spiral out of control very quickly.
- **Threats of violence** – Loan sharks often use intimidation and threats to frighten people into paying back their loan. Some even become violent towards their victims if they fail to pay.

Anyone lending money must be authorised by the Financial Conduct Authority (FCA). You can check the register at <https://register.fca.org.uk/s/>

If you have already borrowed from a loan shark, the important thing to remember is you are not in trouble and there is help available.

If you believe you have borrowed from a loan shark, contact the England Illegal Money Lending Team in confidence on 0300 555 2222.

You can also use Stop Loan Sharks Live Chat to access discreet support if you're not ready or able to make the call. This method may be useful if you are self-isolating or working from home and don't want people around you to know about your situation. You can chat online with a support worker between 9am and 5pm weekdays at [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk).

If you feel unsafe and feel that you are in immediate danger, always contact the police via 999.

### **Local Housing Allowance**

Local Housing Allowance (LHA) is a way of working out Housing Benefit for people who rent from a private landlord. With LHA, Housing Benefit will be based on the number of bedrooms you need and not how much the rent is.

You can check the LHA rates by visiting <https://cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/housing-benefit/local-housing-allowance.aspx>

For further help and information ring the Housing Benefit helpline on 0300 123 7021

### **Live Well in Cheshire**

Information regarding a range of services available within West Cheshire can be found at <https://www.livewell.cheshirewestandchester.gov.uk>

### **Maternity Allowance**

If you're pregnant or have a new baby but don't qualify for Statutory Maternity Pay from any employer, you may be able to claim Maternity Allowance.

The amount you can get depends on your eligibility; you could get either:

- £156.66 a week or 90% of your average weekly earnings (whichever is less) for up to 39 weeks
- £27 a week for up to 39 weeks
- £27 a week for up to 14 weeks

Maternity Allowance is paid every two or four weeks. You can claim Maternity Allowance as soon as you've been pregnant for 26 weeks. Payments can start 11 weeks before your baby is due.

You can get Maternity Allowance for 39 weeks if in the 66 weeks before your baby's due, you've been: -

- Employed or registered as self-employed for at least 26 weeks
- Earning (or classed as earning) £30 a week or more in at least 13 weeks – the weeks do not have to be together
- You may still qualify if you have recently stopped working. It does not matter if you had different jobs or periods of unemployment

If you do unpaid work for your spouse or civil partner's business you might get Maternity Allowance for up to 14 weeks if, for at least 26 weeks in the 66 weeks before your baby is due, you:

- Have not been employed or self-employed and in the same 26 weeks, your spouse or civil partner is registered as self-employed with HMRC and paid class 2 National Insurance contributions

If you have suffered the unfortunate loss of your baby, you may still qualify if the baby is either: -

- Still born from the start of the 24th week of pregnancy
- Born alive at any point during the pregnancy

For more information:

Telephone: 0800 169 0283

Textphone: 0800 169 0286

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 169 0283

Available Mon-Fri 8am to 5pm

Visit the website at <https://www.gov.uk/maternity-allowance>

### **Money Advice – Through a Registered Social Landlord**

If you are a tenant of a Registered Social Landlord (RSL), they may be able to provide money advice. Please see below contact details for the main RSLs:

#### **Muir:**

- Telephone number: 0300 123 1222
- Visit the website at <https://www.muir.org.uk/>

#### **ForHousing:**

- Telephone number: 0300 123 5522 (option three)
- Visit the website at <https://www.forhousing.co.uk/>

#### **Sanctuary Housing:**

- Telephone number: 0800 131 3348
- Visit the website at <https://www.sanctuary-housing.co.uk/>

#### **Weaver Vale Housing Trust:**

- Income Management Team on telephone number 0300 303 9848
- Visit the website at [www.wvht.co.uk](http://www.wvht.co.uk)

## **New Leaf Project**

Unfortunately, the New Leaf Project is currently not taking on any new participants, however a sister project known as Springboard Cheshire has been created.

The Springboard Cheshire Project is here to help those living in Warrington and Cheshire into employment. If you have recently been made redundant, chosen to change your career, or just left college, Springboard can help by:

- Providing 1-2-1 support
- Boosting your confidence and prospects
- Helping you with skills and training
- Finding opportunities to unlock your potential
- Support to seek employment

Take the first step to reaching your life goals by contacting our team to arrange an appointment to see one of our mentors at a suitably agreed venue.

Contact Springboard Cheshire at:

Telephone: 0300 123 4090

Email: [springboard@torusfoundation.org.uk](mailto:springboard@torusfoundation.org.uk)

Website: <https://torusfoundation.org.uk/customer/employment-and-skills/springboard-cheshire>

## **NHS prescriptions**

Most National Health Service (NHS) treatments are free but there can be charges for some items or treatments. You may be able to get a HC2 Certificate which helps cover the cost of:

- Free NHS prescriptions.
- Free NHS dental treatment.
- Free NHS sight tests.
- Help with the cost of glasses or contact lenses.
- Refunds of necessary travel costs to receive NHS treatment.
- Free NHS wigs and fabric supports.

You may be eligible if you or your partner (including civil partner) receive, or you're under the age of 20 and the dependant of some receiving: -

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit Guaranteed Credit
- Universal Credit and meet the criteria

You may also get help with the cost of charges if:

- You are named on a valid NHS Exemption Certificate (HC2 for full help, HC3 for partial help with the cost excluding prescriptions)
- You're 60 or over (for NHS prescriptions and NHS sight tests)

- You're 16 to 18 and in full time education
- Are pregnant or have had a baby in the previous 12 months and have a valid maternity exemption certificate (MatEx)
- You have a specified medical condition and have a valid medical exemption certificate (MedEx) (for free prescriptions only), for more information contact the Health Cost advice line on 0300 330 1349
- Have a continuing physical disability that prevents you going out without help from another person and have a valid medical exemption certificate (MedEx)
- You get a war or service disablement pension or need prescriptions or NHS treatment for your accepted disability
- An NHS inpatient
- You are entitled to or named on a valid NHS Tax Credit exemption certificate – if you do not have a certificate, you can show our award notice. You qualify if you get Child Tax Credit or Working Tax Credit with a disability element (or both) and have income for tax credit purposes of £15276 or less (for NHS Prescriptions)

For further information, visit the website at:

<http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Prescriptioncosts.aspx>

If none of the above applies and you're on a low income you may be able to get help through the NHS Low Income Scheme Patient Services by phoning 0300 123 0849. The amount of help you get will depend on the amount of income you have. You may not be entitled to any help if your savings are above the limits shown below.

#### **You can't get help if:**

- You live permanently in a care home and have more than £23,250 in property, savings or other money
- You, or your partner or civil partner together and have £16,000 or over in property (excluding the place where you live), savings or other money

For further help and advice:

Telephone: 0300 330 1343

Website: <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx>

#### **Pension Credit**

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person. Pension Credit is separate from your State Pension, and you can get Pension Credit even if you have other income, savings or own your own home.

If you get Pension Credit you can also get other help, such as:

- Housing Benefit if you rent the property you live in
- Support for Mortgage Interest if you own the property you live in
- Council Tax Reduction
- A free TV licence if you're aged 75 or over



- Help with NHS dental treatment, glasses and transport costs for hospital appointments
- Help with your heating costs through the Warm Home Discount Scheme
- A discount on the Royal Mail redirection service if you're moving home
- Savings of £10,000 or less will not affect your Pension Credit.

Savings of more than £10,000 will affect your Pension Credit. For every £500.00 over £10,000, £1 per week will be counted as income. For example, if you have £11,000 in savings, this will count as £2 per week income

If you reach Pension Credit qualifying age and living in England, Scotland or Wales, you may be entitled to Pension Credit which guarantees a minimum income by topping up your weekly income to:

- £201.05 if you are single
- £306.85 if you have a partner

These amounts may be more if you are severely disabled, have caring responsibilities, are responsible for children or a young person or housing costs.

If you have a partner, you must include your partner on your application and you will only be eligible if either:

You and your partner have both reached State Pension age  
or

One of you is getting Housing Benefit which is applicable for people over State Pension age

**For help and advice about what you could be entitled to receive, please contact:**

- Telephone: 0800 731 0469
- Textphone: 0800 169 0133
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 731 0469

Available Mon–Fri 8am to 6pm

**For help to make a claim, please contact:**

- Telephone: 0800 99 1234
- Textphone: 0800 169 0133
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 99 1234

Available Mon–Fri 8am to 6pm

**If you have a change in circumstances, please contact:**

- Telephone: 0300 731 0469
- Textphone: 0800 169 0133
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 731 0469

Available Mon–Fri 8am to 6 pm.

For further information you can also visit the website at <https://www.gov.uk/pension-credit>

## **Personal Independence Payment**

Personal Independence Payment (PIP) has replaced Disability Living Allowance (DLA) for disabled people aged 16 to 64, who suffer from a long term physical or mental health condition or disability.

PIP has two components:

- Daily Living – if you need help with everyday tasks
- Mobility – if you need help with getting around

Whether you get one or both parts and how much you get depends on how difficult you find everyday tasks and getting around. You will be assessed by a health professional to establish the level of help you will get, and the assessment is based not on your condition, but how your condition affects you.

If you are in receipt of DLA and have a change in your circumstances, you will be reassessed under PIP. If you are in receipt of DLA 'indefinitely' your benefit will be reassessed for PIP.

For further information:

- Telephone: 0800 917 2222
- Text Phone: 0800 917 7777
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800917 2222
- Website: <https://www.gov.uk/pip/how-to-claim>

Available Mon-Fri 8am to 5pm

## **Severe Disability Premium**

You must get the disability premium or income-related ESA, and one of the following qualifying benefits:

- PIP daily living component
- AFIP
- DLA care component at the middle or highest rate
- Attendance Allowance (or Constant Attendance Allowance paid with Industrial Injuries Disablement Benefit or War Pension)

You usually cannot have anyone aged 18 or over living with you, unless they're in one of these situations:

- They get a qualifying benefit
- They're registered blind
- They're a boarder or subtenant (but not a close relative)
- They make separate payments to the landlord

You cannot get the Severe Disability Premium if someone is getting Carers Allowance or the Carers element of Universal Credit for looking after you.

If you're in a couple, you'll get the higher amount of severe disability premium if both you and your partner are eligible. You can get the lower amount if:

- Someone gets Carers Allowance or the Carers element of Universal Credit for looking after only one of you
- Only one of you meets the eligibility criteria and the other is registered blind

You do not need to claim Severe Disability Premium, it is automatically added to your benefit entitlement.

### **School transport**

To enquire and apply for school transport, please:

Telephone the helpline on 0300 123 7039

Visit the website at <https://www.cheshirewestandchester.gov.uk/residents/education-and-learning/school-and-college-transport/school-and-college-transport.aspx>

### **Short Term Benefit Advance**

If you are in urgent financial need or need help to pay your bills or cover other costs while you wait for your first Universal Credit payment, you can apply to get an advance on your first benefit payment. You usually pay it back through your benefits and do not have to pay interest.

You can ask for an advance if you've recently applied for:

- Universal Credit
- Jobseeker's Allowance (JSA)
- Employment and Support Allowance (ESA)
- Carers Allowance
- Pension Credit
- State Pension

You'll be told when you'll be paid and how much. You'll usually be paid on the same day or the next working day. It'll be paid into your bank or post office account.

Call the right phone number for the benefit you're claiming. You must tell the adviser about your circumstances and how much you think you need to borrow.

### **Universal Credit helpline**

- Telephone: 0800 328 5644  
Textphone: 0800 328 1344  
Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 328 5644

Available Mon-Fri 8am to 6pm

### **ESA or JSA**

- Telephone: 0800 169.0310  
Textphone: 0800 169 0314

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 169 0310

Available Mon-Fri 8am to 5pm

### **Carers Allowance**

- Telephone: 0800 731 0297  
Textphone: 0800 731 0317  
Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 731 0297

Available Mon 8.45am to 2pm / Tues–Fri 10am to 2pm

### **Pension Credit or State Pension**

- Telephone: 0800 731 0469  
Textphone: 0800 731 0464  
Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 731 0469

Available Mon–Fri 8am to 6pm

For further help and information, please visit the website at <https://www.gov.uk/short-term-benefit-advance>

Please note, if you are in receipt of Universal Credit you will need to apply for a short-term payment advance. Please see the Universal Credit section below in this booklet.

### **State Pension - New**

The new State Pension is a regular payment from the government that you can claim if you reach State Pension age after 6 April 2016.

You are eligible to claim the new State Pension if you are:

- a man born on or after 6 April 1951
- a woman born on or after 6 April 1953

Your National Insurance record is used to calculate your new State Pension. You'll usually need 10 qualifying years to get any new State Pension.

The full new State Pension is £203.85 per week. You can still get a State Pension if you have other income like a personal pension or a workplace pension although you might have to pay tax on your State Pension.

Claim by phone or request an application form:

- Telephone: 0800 731 7898
- Textphone: 0800 731 7339
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 731 7898

Available Mon-Fri 8am to 6pm

You can claim online, by visiting <https://www.gov.uk/get-state-pension> or print a form on the website and post it.

Help to claim on-line:

- Telephone: 0800 169 0154
- Textphone: 0800 169 0254
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 169 0154

Available 8am to 6pm

If you are currently in receipt and wish to report a change of circumstances, such as a change of address, contact:

- Telephone: 0800 731 0469
- Textphone: 0800 731 0464
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0700 731 0469

Available Mon-Fri 8am to 6pm

### **Statutory Maternity Pay**

To help you to take time off work before and after your baby is born, you may be able to get Statutory Maternity Pay (SMP). This is a weekly payment from your employer.

Statutory Maternity Pay for eligible employees can be paid for up to 39 weeks, usually as follows:

- The first six weeks - 90% of their average weekly earnings (AWE) before tax
- The remaining 33 weeks - £156.66 or 90% of their AWE (whichever is lower) Tax and National Insurance need to be deducted.

To qualify for SMP you must have been:

- Employed by the same employer continuously for at least 26 weeks into the 15th week before the week your baby is due (the qualifying week)
- Give the correct notice to your employer – at least 15 weeks prior to your due date
- Earning on average at least £123.00 a week and you only earned less in some weeks because you were paid but not working (on furlough) under the Coronavirus Job Retention Scheme, you may still be eligible
- Proof of pregnancy – usually a MATB1 form

If you're not eligible for SMP

Your employer must give you form SMP1 explaining why you can't get SMP within seven days of making their decision. You could get Maternity Allowance (see section above for more information) from the government instead.

For further information:

Website: <https://www.gov.uk/maternity-pay-leave/pay>

## **Sure Start Maternity Grant**

If you're on a low income and getting certain benefits or tax credits, you could get a Sure Start Maternity Grant. This is a one-off payment of £500 to help towards the cost of maternity and baby items. The grant is tax free, and you don't have to repay it.

You can get a Sure Start Maternity Grant you must have no other children under 16 and you or your partner must receive any of the following on the date you claim:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Child Tax Credit
- Working Tax Credit which must include the disability or severe disability element
- Universal Credit

You may also qualify if you're getting a Support for Mortgage Interest Loan.

If you already have children under 16, you may still be able to get a grant if any of the following apply:

- You're expecting a multiple birth
- The child you're caring for is someone else's (but not your partner's) and the child was over 12 months old when the arrangement started
- You've been granted refugee status or humanitarian protection and you have a child or children from before you arrived in the UK

You may also get a grant if you're claiming for a family member who is having their first child and lives with you. That family member must be either:

- Under 16 years old
- 16 to 19 years old and in approved education or training

If you're not giving birth, you can get a grant if you're adopting or becoming a surrogate parent. The baby must be less than one year old on the date you claim.

You must be receiving one of the benefits above and one of the following must also apply:

- you've become responsible for the baby and you're not the mother
- the baby has been placed with you for adoption
- you've got permission to adopt a baby from abroad
- you've got a parental order for a surrogate birth
- you've been appointed as guardian
- you've an adoption or a residence order

You can claim from 11 weeks before the week your baby is due and the latest you can claim is 6 months after your baby was born. If you're becoming responsible for a child, you must claim within 6 months of this happening.

For further information:

- Telephone: 0800 169 0140
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 169 0140
- Website: <https://www.gov.uk/sure-start-maternity-grant/how-to-claim>

Claim by post:

- Print out and fill in the Sure Start Maternity Grant (SF100) claim form.
- Get a health professional such as a doctor or midwife to fill in the statement on page 10 of the form. You can send your form without this statement to meet the deadline. If you do this, you'll be contacted about arranging the statement at a later date.
- Post the form to 'Freepost DWP SSMG' - you do not need a postcode or a stamp.

## Tax Credits

Tax credits have been replaced by Universal Credit.

If you are already receiving Child Tax Credit or Working Tax Credit, you'll need to update your existing claim by reporting a change in your circumstances online or by phone.

You might be able to apply for Pension Credit if you and your partner are State Pension age or over.

Tax Credits are payments from the government. If you're responsible for at least one child or young person, you may qualify for Child Tax Credit. If you work, but are on a low income, you may qualify for Working Tax Credit.

## Child Tax Credit

You can only make a claim for Child Tax Credit if you are already in receipt of Working Tax Credit and if you're responsible for children either:

- aged 16 or under - you can claim up until 31 August after their 16th birthday
- under 20 and they're in certain types of education or training

The amount of Child Tax Credit you could get depends on when your children were born. If all your children were born before 6 April 2017:

- You could get the 'child element' of Child Tax Credit for all your children.
- You'll also get the basic amount, known as the 'family element'.

If one or more of your children were born on or after 6 April 2017:

- You could get the child element of Child Tax Credit for up to 2 children.
- You might get the child element for more children
- You'll only get the family element if at least one of your children was born before 6 April 2017.

## Child Tax Credit rates for the 2023 to 2024 tax year:

<b>Element</b>	<b>Yearly amount</b>
The basic amount (this is known as 'the family element')	Up to £545
For each child (this is known as 'the child element')	Up to £3235
For each disabled child	Up to £3,905 (on top of the child element)
For each severely disabled child	Up to £5480 (on top of the child element and the disabled child element)

## **Working Tax Credit**

You can only make a claim for Working Tax Credit if you already get Child Tax Credit. If you cannot apply for Working Tax Credit, you can apply for Universal Credit instead.

You might be able to apply for Pension Credit if you and your partner are State Pension age or over.

If you don't have children, you need to work the following hours to get Working Tax Credit:

- If you are under 25 you cannot get tax credits.
- If you're aged 25 to 59, you need to do paid work of at least 30 hours a week
- If you're aged 60 or over, you need to do paid work of at least 16 hours a week
- If you have a disability and are aged 16 or over, you need to do paid work of at least 16 hours a week

If you're responsible for children you need to be aged at least 16, and work the following hours to get Working Tax Credit:

- If you're a single Parent, you need to do paid work of at least 16 hours a week.
- If you live as part of a couple, your joint paid working hours need to be at least 24 a week, with one of you working at least 16 hours a week.

If your joint working hours are less than 24 a week, you can still get Working Tax Credit if one of the following applies:

- One of you is aged 60 or over and working at least 16 hours a week
- One of you is disabled and working at least 16 hours a week
- One of you works at least 16 hours a week and the other person is entitled to Carer's Allowance - even if they don't get any payments because they receive other benefits instead
- One of you works at least 16 hours a week, and the other person can't work because they're incapacitated, an in-patient in hospital, or in prison (serving a custodial sentence, or remanded in custody awaiting trial or sentence)

You can find out more and apply by:

- Telephone: 0345 300 3900
- Relay UK (if you cannot hear or speak on the phone) dial 18001 then 0345 300 3900
- Using the tax credit calculator by visiting the website at <https://www.gov.uk/qualify-tax-credits>



Available Mon-Fri 8am to 6pm

Please note, this benefit is being replaced by Universal Credit. Please see section below for more detail, or visit the website at [www.gov.uk](http://www.gov.uk)

## Transport

For information about local public transport please:

- Telephone the travel line on 0871 200 2233 (please note calls cost 12p a minute plus any charges your network provider applies)
- Relay UK (if you cannot hear or speak on the phone) dial 18001 then 0871 200 2233
- Visit the website <https://www.cheshirewestandchester.gov.uk/residents/transport-and-roads/public-transport/public-transport.aspx>

Available Mon-Sun 8am to 8pm, closed Christmas Day, Boxing Day and News Year Day.

## Utility Bills

Are you getting the best energy deal for your gas and electric? You might be able to save some money by switching to another tariff or another supplier. For further help and advice:

- Telephone: 01204 916 135
- E-mail: [customerservices@energyhelpline.com](mailto:customerservices@energyhelpline.com)
- Website: [www.energyhelpline.com](http://www.energyhelpline.com)

Available Mon-Thurs 8.30am to 8pm, Fri 8.30am to 6pm and Sat 10am to 4pm

If you are a United Utilities customer and struggling with paying your water bill, you can get further help by:

- visiting <http://www.unitedutilities.com/difficulty-paying-bill.aspx>
- Telephone 0800 072 6765.

## Universal Credit

Universal Credit is a benefit for working age customers only that has replaced six existing benefits with a simpler, single monthly payment if you're out of work or working and on a low income. Universal Credit will help you to be better off in work, start a new job or work more hours.

As Cheshire West and Chester is now a full Universal Credit service area, Universal Credit has replaced:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

If you already claim one of these benefits, you will continue to do so as normal until a change of circumstances results in a situation where otherwise a claim would have been required for another legacy benefit as part of the natural migration process.

Currently between 2020 and 2024, all legacy benefit claimants will be moved across to Universal Credit through managed migration. Transitional Protection will be put in place to ensure you do not receive any immediate reduction in benefit.

### **Conditions for receiving Universal Credit:**

- You must usually be aged at least 18 and under State Pension age. From 15 May 2019, if you are in a couple and one of you has reached State Pension age but the other has not, you must claim Universal Credit as a couple until you are both State Pension age. Special rules apply if you are aged 16 or 17 (see below).
- You must have £16,000 or less in capital between you and your partner
- You must accept your Claimant Commitment before Universal Credit is paid.
- You cannot usually get Universal Credit if you are in full-time education (see below).

### **16 and 17 Year Olds**

You can claim Universal Credit in limited circumstances including if:

- You have a health condition or disability and have medical evidence for it, such as a fit note
- You're caring for a severely disabled person
- You're responsible for a child
- You live with your partner, have responsibility for a child and your partner is eligible for Universal Credit
- You're pregnant and expecting your baby in the next 11 weeks
- You've had a baby in the last 15 weeks
- You do not have parental support, for example you do not live with your parents and are not under local authority care

### **Education**

The basic rule is that you cannot claim Universal Credit if you are in full-time education. However, this does not apply if you are:

- You live with your partner and they're eligible for Universal Credit
- You are responsible for a child, either as a single person or as a couple
- You've reached State Pension age and live with a partner who is below State Pension age
- Under 21, studying any qualification up to A level or equivalent and do not have parental support
- If you are studying part-time or doing a course for which no student loan or finance is available

A student with disabilities or health conditions who is in full time education, has been assessed as having limited capability for work by a Work Capability Assessment before starting our course and is in receipt of any of the following:

- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA)

- Attendance Allowance (AA)
- Armed Forces Independence Payment

## **Claimant Commitment**

This sets out what you are expected to do to find work and be paid Universal Credit. This commitment also outlines your work-related requirements which can include work-focused interviews, work preparation, work search and work availability.

You are normally expected to be available for at least 35 hours work a week and be willing and able to take work or attend an interview immediately. Your hours of availability can be lower if, for example, you are a Carer, you have an illness or disability, or you are responsible for a child under 16 (however this responsibility only applies to one member of a couple).

## **Illness or disability**

If you are sick or disabled and want to be assessed for limited capability for work, then you can provide a medical certificate and request a Work Capability Assessment.

## **Rules about working**

You can work and receive Universal Credit. If you work but your earnings are less than the National Minimum Wage for your expected hours of work, you may be required to take steps to increase your earnings.

If you work, you are automatically treated as not having limited capability for work if your earnings are more than 16 hours a week paid at the National Minimum Wage unless:

- You are entitled to Personal Independence Payment, Disability Living Allowance, Attendance Allowance or Armed Forces Independence Payment;
- Or you have previously been assessed as having limited capability for work (although the DWP may reassess you if you start work); or
- You are automatically treated as having limited capability for work or limited capability for work-related activity (e.g. you are terminally ill).

## **Housing Costs Element**

Your Universal Credit award is made up of various elements, one of which may be the housing costs element which covers rent and specified service charge payments.

The amount of rent included in your Universal Credit award may be different to the amount that you are liable for. This depends on who you rent your property from (e.g., a social or private landlord) and whether you have more bedrooms than you are assessed as needing. The rent amount may also be reduced by ineligible service charges or housing cost contributions (a reduction in your housing cost element if you have a non-dependant living with you).

If you are a private tenant, you are likely to be assessed under the Local Housing Allowance rules. If you rent from a housing association, your rent may be restricted if your home is under-occupied.

## **Discretionary Housing Payments**

If you are entitled to a housing cost element for rent payments which does not cover your entire rent liability, and you are struggling to meet the shortfall in your rent, you can apply for Discretionary Housing Payment (see previous section)

### **Specified and temporary accommodation**

If you live in 'specified' or 'temporary' accommodation, your housing costs will be met by Housing Benefit instead of Universal Credit. This includes certain accommodation that is provided to meet your need for care and supervision, domestic abuse refuges and homelessness accommodation.

### **Short Term Payment Advance and hardship payments**

If you don't have enough to live on while you wait for your first payment or following a change in circumstances which increases entitlement, you can ask for an advance payment at your Universal Credit interview or by calling the helpline after you've made a claim on telephone number 0345 600 0723. This payment is repayable and normally is required to be paid back over a period of six to twelve months.

You can also ask for a hardship payment if you can't pay for rent, heating, food or hygiene needs because you received a sanction. You will need to pay this back through your Universal Credit payments which will reduce until this is done.

For more information:

- Telephone: 0800 328 5644
- Textphone: 0800 328 1344
- Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 328 5644
- Website: <https://www.gov.uk/universal-credit/overview>

Available Mon-Fri 8am to 6pm

Universal Credit is paid differently to other benefits. It is be paid once a month in arrears into your bank, building society or credit union account. Your first payment is likely to be around 5 weeks from the date you made your claim.

Any help you get with your rent will be included with your Universal Credit payment and you will then pay your landlord yourself. Alternative payment arrangements are available in limited circumstances if you cannot manage your monthly payments. These are managed payments of housing costs to a landlord, split payments (between couples) or more frequent payments.

Please telephone our Benefits helpline on 0300 123 7021 if you need help to complete a Universal Credit claim online or you want to know where you can access a computer. For more help and advice, visit our website at [www.cheshirewestandchester.gov.uk](http://www.cheshirewestandchester.gov.uk)

### **Volunteering**

If you are interested in volunteering, please visit the website at <https://www.cheshirewestandchester.gov.uk/residents/jobs/volunteering-in-west-cheshire> which has information about volunteering opportunities in your local area.

## **War Widow's or Widower's Pension**

You may be entitled to War Widow's or Widower's Pension if your wife, husband, or civil partner died before as a result of their service in Her Majesty's (HM) Armed Forces or during a time of war. They must have served before 6 April 2005, but you may not be eligible if they died of an illness or injury later.

To be eligible, one of the following must apply. Your husband, wife, or civil partner:

- Died as result of their service in HM Armed Forces before 6 April 2005
- Was a civil defence volunteer or a civilian and their death was a result of the 1939 to 1945 war
- Was a merchant seaman, a member of the naval auxiliary services, or a coastguard and their death being a result of an injury or disease they got during a war or because they were a prisoner of war
- Died as a result of their service as a member of the Polish Forces under British command during the 1939 to 1945 war, or in the Polish Resettlement Forces
- Was getting a War Pensions Constant Attendance Allowance at the time of their death, or would have been had they not been in hospital
- Was getting a War Disablement Pension at the 80% rate or higher and was getting Unemployability Supplement

You may be entitled to a pension if you lived with a partner as husband and wife or as civil partners.

For more information and the qualifying criteria, please contact the Personnel and Veterans Agency's free helpline telephone on 0808 1914 218 or via e-mail at [veterans-uk@mod.gov.uk](mailto:veterans-uk@mod.gov.uk)

You can also visit the website for guidance and to download a form at <https://www.gov.uk/war-widow-pension/overview>

If your partner was injured, developed an illness, or died as a result of service on or after 6 April 2005, you can claim through the Armed Forces Compensation Scheme.

<https://www.gov.uk/government/publications/armed-forces-compensation>

## **WaterSure (vulnerable customer scheme)**

The WaterSure scheme is available for certain customers with a water meter. It allows them to have their bills capped. This is to make sure that these customers don't cut back on how much water they use because they are worried about how they will pay their bill.

To qualify for help under the WaterSure scheme, you or someone living with you needs be entitled to receive one of the following:

- Income Support
- Income related Employment and Support Allowance
- Income based Jobseekers Allowance
- Universal Credit
- Working Tax Credit
- Child Tax Credit

- Housing Benefit
- Pension Credit

In addition, you need to either:

- be responsible for three or more children under the age of 19 and in full-time education living in the property, or
- have (or someone living in the property must have) a medical condition which requires significant additional use of water. Examples of medical conditions include weeping skin diseases (such as psoriasis), Crohn's disease or ulcerative colitis.

If you qualify for WaterSure, you will pay no more than the average household bill for your company even if you use more than the average amount of water.

You will not qualify for WaterSure if you use a garden sprinkler system or have a swimming pool.

If you think you are eligible for WaterSure, you will need to apply through your water company.

For further information:

- Telephone: 07595 087465 - leave your full name, contact telephone number and message. We will try and come back to you within 5 days.
- visit the website at <http://www.ofwat.gov.uk/households/customer-assistance/watersure/>

## **Welfare funerals**

The Council may be able to help you with arranging the funeral in the following situations:

- If the deceased was a resident and died in the borough of Cheshire West and Chester and
- There are no relatives or fiends able to pay for the funeral and
- There is no insurance plan to cover the funeral costs and
- No instructions have been issued yet to a funeral director

You may be able to claim funeral expenses payment (also called a funeral payment) if you get certain benefit and need help to pay for a funeral you're arranging. To find out more contact the Bereavement Service helpline Monday to Friday, 8am to 6pm:

- Telephone: 0800 731 0469
- Textphone: 0800 731 0464

The adviser will also help you claim any other bereavement benefits you might be entitled to.

For enquiries in relation to any crematorium or cemetery matter please:

- Telephone: 01244 972 428
- Email: [crematorium@cheshirewestandchester.gov.uk](mailto:crematorium@cheshirewestandchester.gov.uk)

- Website: <https://www.cheshirewestandchester.gov.uk/residents/births-deaths-and-marriage/burials-and-cremations/public-funerals.aspx>

## West Cheshire Homes

If you need advice about a housing issue or if you are at risk of losing your home, the West Cheshire Homes team can help by providing information and advice on the housing options available to you to either prevent your homelessness or help you make a planned move into alternative accommodation. If you would like to apply for social housing in Cheshire West, then you will need to complete a West Cheshire Homes application form to see if you qualify.

For more information:

- Visit the website [www.westcheshirehomes.co.uk](http://www.westcheshirehomes.co.uk) to complete an online application and view information about who is eligible to join the housing register.
- Email: [westcheshirehomes@cheshirewestandchester.gov.uk](mailto:westcheshirehomes@cheshirewestandchester.gov.uk)

The Council also has several 'iConnect' kiosks situated across the borough where you can contact West Cheshire Homes. iConnect video kiosks can be used to scan, sign and print documents for West Cheshire Homes. More information about iConnect can be found at <http://www.cheshirewestandchester.gov.uk/contact-us/iconnect-kiosks.aspx>

## Work Zones

These are 4 centres based in Chester, Ellesmere Port, Northwich and Winsford providing a service to help you get a job.

The Work Zones offer a wide range of support to help you:

- Prepare your CV
- Employment Mentor support
- Brush up your IT, English and/or maths
- Search for jobs online
- Practice your interview skills – face to face and by telephone
- Access a range of vocational qualifications
- Work Trials and Work Experience
- Links with local employers

It is free to register for Work Zone support and there is no charge for courses if you are unemployed and/or receiving means tested benefits.

For more information or to book on to a training course, please contact one of the following local Work Zone centres:

- Ellesmere Port Work Zone: 07990 532 869
- Northwich Work Zone: 07833 236 675
- Winsford Work Zone: 07766 205 389
- Chester Work Zone: 07775 717122

## Young Carers (Also known as Cheshire Young Carers)

A young carer is a child or young person living with a parent or sibling with a disability and/or illness such as: Mental ill health, Substance misuse, Physical illness. This can impact on the young carers development, health and well-being.

Cheshire Young Carers deliver a range of services to support young carers and deliver services with a well-trained volunteer workforce with the aim of improving health and wellbeing for young carers

For further information, please telephone 0151 356 3176 or visit the website at <http://cheshireyoungcarers.org/>

## **Carers Trust 4 All**

Carers Trust 4 all is a local charity which supports carers of all ages, who care for people with any disability or long-term illness. This might include:

- Children with disabilities
- Adults with physical or learning disabilities or mental illness
- People who are frail or have memory problems
- People who have drug or alcohol dependency
- Those at end of life

The help provided includes:

- Specialist care in the home
- Carer breaks
- Social groups for period with care needs
- Services for young and sibling carers
- Befriending and peer support

For further information:

- Phone: 0151 230 1137
- Visit: <http://doit.life/organisation/13445/profile>



# Cheshire West & Chester Council

## Putting customers first

Your Council will be easy to contact and quick to respond. We have introduced 0300 telephone numbers. This means whenever you call one of these numbers you will only ever be charged at the local rate, even when you call from a mobile telephone.

Adult Social Care	0300 123 7 034
Anti Social Behaviour	0300 123 7 033
Benefits	0300 123 7 021
Blue Badge	0300 123 7 040
Business Rates	0300 123 7 023
Children and Young People's Services	0300 123 8 123
Concessionary Travel	0300 123 7 025
Council and Democracy	0300 123 7 028
Environmental Health (including Pest Control)	0300 123 7 038
Council Tax	0300 123 7 022
Fraud Hotline	0300 123 7 030
General Enquiries	0300 123 8 123
Highways	0300 123 7 036
Parking (Enquiries and Fines)	0300 123 7 024
Payments	0300 123 7 029
Planning and Building Control	0300 123 7 027
Registration of Births, Marriages and Deaths	0300 123 7 037
Schools	0300 123 7 039
Streetscene (including Waste Collection)	0300 123 7 026
Waste Permits/Waste Passes	0300 123 7 042

Our website enables you to do lots of things online from making payments, to booking services and reporting problems. You can also find out more about your local councillors, the services we offer and how we intend to involve you.

**The Contact Centre is open 8am-7pm**

Email: [enquiries@cheshirewestandchester.gov.uk](mailto:enquiries@cheshirewestandchester.gov.uk)

Visit: [cheshirewestandchester.gov.uk](http://cheshirewestandchester.gov.uk)



Cheshire West  
and Chester

## **Enquiries in person**

If you wish to make enquiries in person, please ring 0300 123 8123 to make an appointment.

## **Enquiries by phone**

If you would like to contact us by telephone, please call 0300 123 7021, our contact centre is open 8am to 7pm Monday to Friday

Universal Credit support in making your claim: 0300 123 7021

HELP (local welfare assistance) telephone: 0808 175 3599 open from 9am to 5pm Monday to Friday

## **Enquiries in writing**

If you would like to contact us in writing, please write to:

Corporate Assessment Centre  
Transactional Services  
PO Box 187  
Ellesmere Port  
Cheshire  
CH65 0BA

If you wish to contact us by email, please send to [benefits@cheshirewestandchester.gov.uk](mailto:benefits@cheshirewestandchester.gov.uk)

If you would like to arrange a home visit for additional help, please use one of the methods above to contact us.



