

A – Z Guide to Welfare Benefits and Financial Support - 2016-2017 Update on Welfare Reform

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 benefit in this booklet or you wish to find out more about other financial help that is available, please contact our visiting team. This booklet also gives a summary of Cheshire West and Chester Council services available and other support that you may find useful.

The visiting team can offer advice about benefits, adult social care assessments, debt, employment, fuel costs, free school meals, nursery places, foster care payments, blue badges, and much more. We can arrange a telephone call back service or a home visit if a customer is not able to come to the office to see an advisor

If you are unemployed and need help with training, CV writing, interviewing skills and looking for work, our employment mentors can help you. This service has 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 started in the Cheshire West and Chester area from July 2014 for new benefit applicants. It is slowly being rolled out to all customers who are in receipt of benefits. If you require help to make or manage a Universal Credit claim, to open a bank account, or for personal budgeting assistance 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: 0300 123 7065

email visitsandtakeup@cheshirewestandchester.gov.uk

Index	Page number	Page number	
	Page number		
Access to work.....	3	Foodbanks.....	19
Adult social care.....	3	Free School Meals.....	19
Apprenticeships.....	3	Free TV licence.....	20
Attendance Allowance.....	4	Funeral Payments.....	21
Benefit cap.....	4	Healthcare travel costs.....	21
Bereavement Allowance.....	5	Healthy Start scheme.....	22
Bereavement Payment.....	5	HELP scheme.....	22
Blue badge scheme.....	6	Home assistance.....	22
Brio Leisure.....	6	Housing Benefits.....	23
Budgeting loan.....	6	Housing Standards.....	24
Bursary fund – 16 to 19 year olds.....	7	Income Support.....	25
Care in the home.....	7	Integrated early support.....	25
Carers Allowance.....	8	Job Seekers Allowance.....	25
Cheshire Change Hub.....	8	Library.....	25
Cheshire Community Action.....	9	Local Housing Allowance.....	26
Childcare costs.....	9	Local offer.....	26
Children’s centres.....	10	Maternity Allowance.....	26
Citizens Advice Bureau.....	10	Money advice – Registered Social Landlords.....	27
Community transport.....	10	NHS prescriptions.....	27
Concessionary travel.....	11	Pension Credit.....	28
Council Tax Reduction.....	11	Personal Independence Payment.....	29
Credit Union.....	12	School transport.....	29
Crisis Loan.....	12	Short Term Benefit Advance.....	29
Debt advice.....	12	State Pension (including New State Pension.....	30
Disability Living Allowance.....	12	Statutory Maternity Pay.....	31
Disabled Facilities Grant.....	12	Sure Start Maternity Grant.....	32
Discretionary Hardship Payment.....	13	Tax credits.....	32
Discretionary Housing Payment.....	13	Transport.....	34
Domestic abuse support.....	14	Utility bills.....	34
Drug and alcohol service.....	14	Universal Credit.....	34
Early education places for two year olds.....	14	Volunteering – Catch 22.....	35
Early years and childcare.....	15	Volunteering opportunities.....	35
Early years foundation stage grant – for three and four year olds.....	15	War Widow’s or Widower’s Pension.....	35
Early Years Pupil Premium.....	16	WaterSure.....	35
Employment and Support Allowance.....	16	West Cheshire Homes.....	36
Energy efficiency and affordable warmth.....	17	Widowed Parents Allowance.....	36
		Work zone.....	37
		Young Carers.....	37

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:

- start working
- 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 on your circumstances. The money doesn't have to be paid back and will not affect your other benefits. To check if you qualify, visit the government's access to work website or telephone 0345 268 8489 or textphone 0345 608 8753.

Adult social care

To receive help for yourself or a member of your family you need to contact our advice and contact team. You can do this by:

- telephone: 0300 123 7034 and please ask for 'adult social care'
- email: accesswest@cheshirewestandchester.gov.uk
- or visit the Cheshire West and Chester adult social care website.

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 take one to four years to complete, depending on their level

The minimum age for an apprentice is 16 and you must be living in England and not in full-time education. To look for live apprenticeship vacancies go onto the government website – find apprenticeship service.

For more information you can call: the apprenticeship helpline: 0800 015 0400 (available Monday – Friday 9am – 5pm)

If you are not quite ready for an apprenticeship, a traineeship may help. A traineeship is a course with work experience that can last up to six months. You can apply if you work in England, are unemployed and have little or no work experience, aged between 16 and 24 and are qualified below Level 3 (equivalent to an A level). For more information on traineeships, go to the government website – find traineeship service.

24+ advanced learning loans

You can apply for a 24+ advanced learning loan to help with the costs of a course at a college or training provider if you are 24 or older. The course must be eligible and at Level 3 or 4 (equivalent to an A Level or first year of a degree programme).

You will have to pay back your loan but only when you have finished your course and you are earning more than £21,000 a year. Loan eligibility does not depend on your income and there are no credit checks. For more information go to the government website – advanced learning loans.

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 (this is the new 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 £82.30 per week.

You can call the benefit enquiry line on 0345 605 6055 to request an application form is posted out to you. You can also visit the government website to complete online or download a form.

Benefit cap – changes from autumn 2016

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 become entitled to 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 (from autumn 2016)
- receives Guardian Allowance (from autumn 2016)
- receives Universal Credit payments for 'limited capability for work and work-related activity'.

The maximum benefit that can be paid per week is currently £500 (£26,000), but this will be reduced from the autumn to £384.62 (£20,000).

For more information, visit the government website – benefit cap.

Bereavement Allowance

If you are a widow, widower or a surviving civil partner you may be able to claim Bereavement Allowance. The taxable weekly benefit is paid for up to 52 weeks from the date of death of your husband, wife or civil partner and does depend on their overall level of National Insurance Contributions (NICs) and your age at the time of their death.

You may be able to claim Bereavement Allowance if all of the following apply:

- you are a widow, widower or surviving civil partner aged 45 or over when your husband, wife or civil partner died
- you are not bringing up children
- you are under State Pension age (from 2010 the State Pension age for women has been gradually increasing)
- your late husband, wife or civil partner paid NICs, or they died as a result of an industrial accident or disease
- you are not in prison
- you have not remarried or formed a civil partnership
- you aren't living with another person as if you are married to them or as if you have formed a civil partnership.

Once you get Bereavement Allowance, payments may change if you are getting any of the following:

- Income Support
- Jobseeker's Allowance
- Employment and Support Allowance
- Incapacity Benefits
- Pension Credit
- Carer Allowance
- Universal Credit.

Your local jobcentre plus office will explain how this works.

If you circumstances change, you must tell your jobcentre plus if you:

- remarry
- form a new civil partnership
- start living with someone as if you're married or in a civil partnership.

You can pick up a claim form at your local jobcentre plus, telephone the bereavement service helpline on telephone number 0345 606 0265, or download a form from the government website.

Bereavement Payment

If your husband, wife or civil partner has died you may be able to get Bereavement Payment: a one-off, lump sum payment of £2,000 that is tax-free.

You may be able to claim Bereavement Payment if your husband, wife or civil partner had paid their National Insurance contributions (NICs) or their death was caused by an industrial accident and either:

- you were under State Pension age when they died
- your husband, wife or civil partner was not entitled to Category A - State Retirement Benefit when they died.

Who can't claim?

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 are living with another person as husband, wife or civil partner
- you are in prison.

To apply, please contact the bereavement service on 0345 606 0265, or download a form from the government website. Please note, claims can only be backdated 12 months and are dated when the office receives them.

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 and renewals, with badges being valid for three years.

Some of Chester's city centre car parks are now 'pay on exit', with a barrier in operation. Blue badge holders can now apply for a special microchip sticker to ensure they are still able to park for four hours free of charge in these car parks. After submitting their application, blue badge holders can take their badge to one of the following locations in Chester to apply for a microchip - the Forum, Dial House on Hamilton Place or Dial House Shopmobility on Frodsham Street, Chester

Please visit the council website for further information, to check eligibility and to apply online by downloading an application form. Alternatively telephone 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, which have activities ranging from going to the gym to exercise classes and swimming.

For more information and to find your nearest leisure centre, please visit the Brio Leisure website. You can also make bookings via the website or go in person to the leisure centres.

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.

You can apply for a loan if you have been getting certain benefits for at least 26 weeks. The maximum amount you can apply for depends on your individual circumstances. Please visit the government website for further information and how to apply or telephone jobcentre plus on 0345 603 6967.

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 and to download a form, visit the government website – 16 to 19 bursary fund.

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, and assistance 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 you, a relative, a friend or for information about social care for older people, adults and children.

You can phone the gateway team between 8.30am-5.00pm Monday to Thursday (Friday 4.30pm) on 0300 123 7034

In an emergency you can contact the out of hours Emergency Duty Team on 01244 977277

You can also visit the Cheshire West and Chester adult social care website.

Carers Allowance

Carers 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 £62.10 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.

To make a claim visit the government website or telephone 0345 608 4321 or textphone 0345 604 5312

The weekly rate of £62.10 is reduced by the amount of certain other benefits, including State Pension that you get. If you receive certain other benefits at £62.10 or more a week, you won't get Carer's Allowance as well. 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.

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 or
- post office card account.

You may be able to get someone else to collect your Carer's Allowance if you wish. For help with this contact your bank, building society or other account provider, for example a credit union. If you would like more information about how you can be paid by other means contact the carer's allowance unit – for more information, please visit the government website.

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 £110 a week after certain deductions (for example Income Tax) have been made.

Cheshire Change Hub

Cheshire Change Hub is your new, 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, visit the website or telephone 0300 7770033

Cheshire Community Action

Cheshire Community Action (CCA) offer support to communities across rural Cheshire West and Chester, principally 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 400222 or visit the website.

Childcare costs

If you are working and pay for childcare, you may be able to get tax credits to help with the costs if you qualify for Working Tax Credit and your child is under 16 (or under 17 if they're disabled). However, you must use registered or approved childcare. This can include nurseries, childminders, foster carers, out of school hour's clubs and nannies. Check that your childcare provider meets these rules before you make your claim. You usually have to work for at least 16 hours a week to qualify.

You can claim as soon as you start paying childcare costs and only for the amounts that are actually paid by you. You can get help with up to 70 per cent of your childcare costs - subject to a maximum limit in the amount of childcare costs you can claim each week. The most you can claim for each week is £175 for one child and £300 for two or more children. This means that the maximum help you can get through tax credits for your childcare will be:

- £122.50 a week for one child
- £210 a week for two or more children.

If you receive Universal Credit, you can get help up to 85 per cent of your childcare costs, as detailed above, so the maximum help you can get with your childcare will be:

- £148.75 a week for one child
- £255 a week for two or more children.

Who can qualify?

If you're a lone parent - you must work 16 hours or more a week to claim help with childcare costs. If you're part of a couple - generally you and your partner must both work 16 hours or more a week to claim help. Only one of you has to work 16 hours or more if the other is:

- ill or disabled and claiming disability benefits
- in hospital
- in prison - serving a custodial sentence or remanded in custody awaiting trial or sentence
- entitled to Carer's Allowance - even if they don't get any payments because they receive other benefits instead.

To make a claim, please visit the government website or telephone 0345 300 3900

Children centres

What is a children's centre?

A children's centre is a community resource providing a wide range of services for children and their families. We aim to improve the lives of children and their parents by bringing together early education, childcare and health and family support services in the heart of the community.

Each centre has the support of a range of professionals including health visitors, midwives, family support workers and early year's practitioners to provide quality services and support. We work closely with families and local people to ensure our services are tailored to meet the needs of each local community.

Every children's centre will have access to the following services:

- integrated nursery education and day care (on site or available locally)
- family support and home visits
- child and family health visits
- specialist support for children with additional needs
- family learning and support
- training and back to work support
- Family Information Service (FIS).

For further help and advice, please contact the FIS on telephone number 0800 0852 863, email the team at fis.west@cheshirewestandchester.gov.uk or visit the council website.

Citizens Advice Bureau

The Citizens Advice Bureau (CAB) 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 bureaux 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 our clients.

For further help and advice, please either telephone West Cheshire CAB on 03444 772121 or visit the website.

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. All vehicles are equipped with lifts for wheelchair users. To speak to Cheshire West and Chester Council regarding community transport schemes contact us by:

- telephone - 0300 123 7039
- post: Transport Commissioning Service, (Floor 4, HQ Building), c/o 4 Civic Way, Ellesmere Port CH65 0BE

Alternatively visit the Cheshire West and Chester website.

Concessionary travel

Bus travel

If you meet the 'eligible age' criterion or qualify as a disabled person, you may be entitled to free off-peak travel on local buses anywhere in England (9.30am and the last bus Monday to Friday and all day at weekends and on public holidays).

Rail travel

Disabled Persons Railcard

This is available to disabled people to allow savings of a third on most standard or first-class tickets for the holder and one companion. It costs £13 for one-year. This price is only for residents of Cheshire West and Chester Council. Please visit your nearest customer service centre (details on the end of this booklet)

Senior Railcard

Cheshire West and Chester residents over the age of 60 will need to purchase a Senior Railcard directly from ATOC (Association of Train Operating Companies) instead of from Cheshire West and Chester Council.

Cheshire West and Chester Council will still be able to offer Cheshire West and Chester residents a 20 per cent discount (£24 instead of £30) on the price of a Senior Railcard if a Senior Railcard discount code is obtained before applying to ATOC for a Senior Railcard.

In order to receive a Senior Railcard Discount Code you will be required to provide:

- proof of residence
- proof of age/identity.

If you are in receipt of a valid Cheshire West and Chester concessionary bus pass you will only need to quote your pass number as evidence.

To apply for a Senior Railcard discount code you can either:

- apply online
- visit any customer service centre
- telephone: 0300 123 7025

(Telephone and online applications only available if you have a Cheshire concessionary pass, as the last four digits of your pass will be needed for proof of eligibility)

You can then complete the online application form or go through telesales on 0345 300 0250. Input or quote your unique discount code to receive the discount.

Taxi vouchers

Taxi vouchers are no longer being issued.

Council Tax Reduction

The Council Tax Reduction scheme is calculated based on a maximum Council Tax of a Band D equivalent, with maximum permitted savings of £6,000.

Working age customers can get up to a maximum 75 per cent Council Tax Reduction (depending on income and/or capital), but will be liable to pay the remainder. However this will not apply to those who are receiving the severe or enhanced disability premium in their calculation of Council Tax Reduction, carers entitled to Carers Allowance, and war pensioners. This exemption also applies to resident dependent children who receive Disability Living Allowance or who are registered blind.

Pension age customers are not affected and can receive up to 100 per cent reduction subject to a means test and dependent upon income and/or capital.

For further help and information, please telephone 0300 123 7021 or visit the Cheshire West and Chester Council website.

Credit Union

People can join a Credit Union to save money safely, and borrow money affordably. 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 and how to join, please telephone 01244 399 006 (Chester) or 0151 352 0391 (Ellesmere Port) or visit the website.

Cheshire Neighbours Credit Union is now based at Delamere House, Delamere Street, Crewe, CW1 2JZ from Monday to Friday 10am until 12 noon. For further information telephone 01270 685625 or visit the website.

Crisis loan

This is no longer available. Please contact our local welfare provision team called HELP (Help in Emergences for Local People) on 0300 123 7065

Debt advice

If you need debt advice, please visit the Cheshire West and Chester Council debt solutions and advice website for further help and information.

Disability Living Allowance (DLA)

DLA for new claimants has now ceased, except for children aged under 16 and pensioners aged over 65. This has been replaced by a new benefit called Personal Independence Payment (PIP). Please see the section below called Personal Independence Payment for further details.

Disabled facilities grant

The home assistance hub provides a support service to residents referred by the council for major adaptations to their property, who are eligible for financial support through a disabled facilities grant. This grant is available to homeowners and private tenants.

If you live in a Housing Association property, different arrangements apply.

The disabled facilities grant is subject to a test of resources unless the application relates to a child. Examples of adaptations are: walk in (level access) showers, stair lifts, extensions and alterations to provide ground floor facilities such as bedrooms and bathrooms. The amount of grant available depends on your income and the type of adaptations you need. The maximum grant is £30,000.

For more information you can contact the home assistance hub either by:

- downloading a disabled facilities grant leaflet by visiting the Cheshire West and Chester Council website
- telephoning: 0300 123 2010
- emailing: info@homeassistancehub.co.uk
- or visiting the home assistance hub website.

Discretionary Hardship Payment (Council Tax Reduction)

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 small cash limited fund to help you if you are deemed to be 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 council may also deem any other applicant as vulnerable due to their individual circumstances.

To find out more, please telephone 0300 123 7021, or visit the website where you can also download an application form.

Discretionary Housing Payment

Discretionary Housing Payments can help you if there is a shortfall between the amount you receive in Housing Benefit (or 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.

To find out more, please telephone 0300 123 7021, or visit the website where you can also download an application form.

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. For further information, please:

- visit the Cheshire West and Chester website or
- telephone 01606 351375 (during office hours) or
- telephone the helpline 0808 2000247 (open 24 hours a day)

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, as well as GP surgeries and other community locations. Turning Point know that drugs and alcohol can affect every area of someone's life, and they offer a variety of support around health, wellbeing and future care to enable people to recover from drug and alcohol problems.

They offer:

- group workshops
- one to one counselling
- recovery worker support
- peer mentors
- substitute prescribing
- relapse prevention
- criminal justice interventions
- parenting workshops
- mindfulness
- acupuncture
- employment support
- housing support
- dedicated young person's support
- Age UK expertise
- needle exchange

To get in touch please contact:

Chester - Aqua House on 01244 409418

Ellesmere Port - Unity House on 0151 350 6500

Northwich - Old Council House on 01606 330033

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. If eligible, your child would be entitled to up to 15 hours a week free early education. These hours can be taken during the school term

time which is 38 weeks of the year, or flexibly during the year (including school holidays) over 50 weeks, but this will depend on what is available at the childcare provider where you choose to take your place. The place is available shortly after your child's second birthday.

The start date depends on their date of birth.

- children born between 1 January and 31 March can start in April/May (summer term)
- children born between 1 April and 31 August can start in September (autumn term)
- children born between 1 September and 31 December can start in January (spring term)

Funded places are available at early years settings and who has been contracted by Cheshire West and Chester Council to offer the places, which range from private day nursery, pre-school playgroup, maintained nursery unit operated by Cheshire West and Chester School, maintained nursery school, or a limited number of childminders.

The minimum length of a place is two hours, you cannot take more than 10 hours in one day, and 15 hours must be taken over at least two days.

If you are eligible for the funding, you should receive a letter from the council confirming this eligibility, but if you think you might be eligible or would like more information you can contact your local children's centre to have your eligibility checked (they will need your National Insurance number). For more information, please telephone 0800 0852 863 or visit the council website – free childcare places for two.

Early years and childcare

You can obtain information on a range of services and activities for children, young people, parents, carers, and childcare providers. Find information about childcare, free nursery places, family support services, school holiday activities, health, voluntary organisations, helplines and council services by telephoning 0800 0852 863 (Monday to Friday 8.30am – 4.30pm), or visit the Council website – early years and childcare.

They provide a free, impartial and confidential service (unless there are reasons for concerns about a child's safety and/or welfare) to parents, carers, young people and professionals.

Early years foundation stage grant – for three and four year olds

All three and four year old children are entitled to up to 15 hours a week of free early education. The number of hours will increase to 30 from September 2017. 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 third birthday.

The start date depends on their date of birth:

- children born between 1 January and 31 March can start in April (summer term)
- children born between 1 April and 31 August can start in September (autumn term)
- children born between 1 September and 31 December can start in January (spring term).

You can access the free entitlement at private day nursery, pre-school playgroup, maintained nursery unit operated by a Cheshire West and Chester school or maintained nursery school, nursery unit of an independent school, or a limited number of childminders.

The minimum length of a place is two and a half hours, the maximum entitlement if taken in one day is 10 hours and over two days is 15 hours a week. How you take your hours is dependent on what the individual setting are able to offer. If you wish to you can split the funding between two different providers.

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 0800 0852863
- email: fis.west@cheshirewestandchester.gov.uk or
- visit the Cheshire West and Chester website

Early Years Pupil Premium

Funding has been made available called Early Years Pupil Premium (EYPP). This additional funding is available for your child/children if they are three or four years old and receiving a free entitlement place in an early years provision and you are in receipt of one or more of these qualifying benefits:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- support under Part VI of the Immigration and Asylum Act 1999
- the guaranteed element of State Pension Credit
- Child Tax Credit (unless you're also entitled to Working Tax Credit, and earn no more than £16,190)
- Working Tax Credit run-on (paid for four weeks after you stop receiving Working Tax Credit)
- Universal Credit

or if your child:

- is looked after by Cheshire West and Chester Council
- has been adopted from care or
- has left care through special guardianship; or
- are subject to a child arrangement/residence order setting out with whom the child is to live.

To find out more:

- apply online at: <http://online.cheshirewestandchester.gov.uk/EarlyYearsPupilPremium/>
- email: EYPP@cheshirewestandchester.gov.uk
- telephone: 01244 973930

Employment and Support Allowance (ESA)

Employment and Support Allowance provides financial help to people who are unable to work because of illness or disability. Evidence shows that people are better off in work –

not only financially, but in terms of their health and well-being, their self-esteem and the future prospects for themselves and their family.

Employment and Support Allowance offers you personalised support and financial help, so that you can do appropriate work, if you are able to. It also gives access to a specially trained personal adviser and a wide range of further services including employment, training and condition management support, to help you manage and cope with your illness or disability at work.

Employment and Support Allowance involves a medical assessment called the Work Capability Assessment. This assesses what you can do, rather than what you cannot, and identifies the health-related support you might need. Most people claiming Employment and Support Allowance will be expected to take steps to prepare for work, including attending work focused interviews with their personal adviser.

Under Employment and Support Allowance, if you have an illness or disability that severely affects your ability to work, you will get increased financial support and will not be expected to prepare for a return to work. You can volunteer to do so at any point if you want to.

Claiming ESA if you work

Your ESA isn't usually affected if you either:

- earn up to £20 a week
- work for less than 16 hours a week and earn up to £115.50 a week, for 52 weeks or less (or for any length of time if you're in the support group).

This is called 'permitted work'.

You can also do 'supported permitted work' and earn up to £115.50 a week. This must be part of a treatment programme, or supervised by someone from a voluntary organisation whose job it is to arrange work for disabled people.

To make a claim, telephone 0800 055 6688, or visit the government website for further information.

Energy efficiency and affordable warmth

Fuel tariff switching

Cheshire West and Chester Council has joined forces with eleven councils across the UK to create a collective energy scheme, called 'Ready to Switch?' where residents are able to combine their purchasing power and bulk-buy their energy as a group, enabling them to negotiate with providers for cheaper energy bills.

The 'Ready to Switch?' scheme will make it easier for people to switch energy provider and participants can expect to see big savings of between £60 and £200 a year. The scheme will work by means of a reverse auction where energy suppliers will be invited to bid the lowest price to supply energy to all those signed up for the scheme. Offers will then be sent out to participating residents who can then decide whether they want to switch to the new deal. There is no obligation to accept the offer. For more information visit the Cheshire West and Chester website – ready to switch

You will need to provide your contact details, the name of your supplier and details of your current energy usage and tariff so have a copy of your latest fuel bill available.

Warm Home Discount scheme

Warm Home Discount is a government-led scheme that offers extra support to customers who may be struggling to afford their energy. The 2016-2017 scheme is now open for applications.

If you receive Pension Credit, you will automatically qualify for the Warm Home Discount rebate if, on the qualifying date, you either:

- receive the Guarantee Credit element of Pension Credit or
- are aged 65 and over and receive both the Guarantee Credit and Savings Credit elements of Pension Credit.

If this applies to you, you will receive notification from the Department for Work and Pensions. They will inform your energy company of your eligibility and they will administer your rebate during the period 1 October 2016 to 31 March 2017.

As well as those who get the Guarantee Credit element of Pension Credit, from next winter (2016-2017), the following people will also qualify for the Warm Home Discount:

1. Those whose total household annual income is less than or equal to £16,190 and are in receipt of Child Tax Credits or the Universal Credit equivalent, with either:

- a child aged under five living with them
- a disabled child living with them with a Child Disability Premium or claiming Child Tax Credit that includes a disability or severe disability element.

Of the following three categories households must receive one or more of the following:

2. Income Support or Income-based Jobseeker's Allowance, with any of following:

- a disability or pensioner premium
- a child who is disabled
- Child Tax Credit that includes a disability or severe disability element
- a child aged under five living with them.

3. Income-related Employment and Support Allowance (ESA), with any of the following:

- the support or work-related component of ESA
- a severe or enhanced disability premium
- a pensioner premium
- a child who is disabled
- Child Tax Credit that includes a disability or severe disability element
- a child aged under five living with them.

4. Universal Credit and you are either employed, unemployed or self-employed, with any of the following:

- limited capability for work element (with or without a work-related activity element)
- a disabled child element
- a child aged under five living with them.

If you don't qualify

Some suppliers can offer the discount to vulnerable people (e.g. those on a low income). Each supplier has their own rules about who else (known as the 'broader group') can get this help. Check with the supplier if you meet their rules for broader group help and how to apply for it.

If you have a general query regarding the scheme or think you may be eligible, call the Warm Home Discount scheme helpline on telephone number 0345 603 9439.

Cosy loans

Metropolitan Borough of Wirral and Cheshire West and Chester Council have joined together to offer interest free loans to homeowners and private landlords to help make their homes more energy efficient and to help to reduce fuel bills. The scheme is managed by Wirral Methodist Housing association on behalf of both councils.

The loan can be used to install one or more of the following energy efficiency measures in your home:

- loft insulation
- cavity wall insulation
- a central heating boiler
- draught proofing doors and windows (must be in conjunction with at least one of the above measures)
- solar water heating.

You can borrow from £200 up to £2,000, depending on the measure, and the monthly repayments can be as little as £10 depending on how much is borrowed. However the loan must be repaid in full within 36 months.

For more information or to request an application form please contact Wirral Methodist Housing Association on telephone number 0151 647 5471 or email

kathryn@wmhalt.org.uk

Foodbanks

Foodbanks are available for anyone who is in a crisis situation, for example, not being able to afford to buy food. This is a voucher scheme which provides three days of food.

For a list of frontline care professionals who can provide the vouchers in the West Cheshire area (e.g. Chester and Ellesmere Port), please visit the West Cheshire foodbank website or telephone 0151 355 7730.

If you live in the Mid Cheshire area (e.g. Northwich and Winsford) please visit the Mid Cheshire foodbank website or telephone 01606 590992.

Free School Meals

Who can claim for free school meals?

Free School Meals can be awarded for any child who attends a school within Cheshire West and Chester area (even if they reside outside of the area) where a parent meets the

qualifying criteria. Free School Meals cannot be awarded for foster children or for independent schools.

You may qualify if you are a parent, guardian or carer and receive one of the following:

- Income Support (IS) or you are a pupil receiving the benefit in your own right
- Income-based Jobseekers Allowance (IBJSA)
- Income-related Employment and Support Allowance
- Child Tax Credit (but not Working Tax Credit) and have an annual income (as assessed by Her Majesty's Revenue and Customs) that does not exceed £16,190
- the Guarantee element of State Pension Credit
- Working Tax Credit run-on - paid for four weeks after you stop qualifying for Working Tax Credit
- Universal Credit.

Children who receive any of the above benefits in their own right can also get free school meals

Universal Free School Meals

All infants (in reception, year one and year two) receive a free, hot, two-course meal every school day. This will save over £400 per child, per year. Parents/guardians/carers can contact their school for more information.

If you receive any of the qualifying benefits listed above your school will receive additional funding through the pupil premium. To make sure that your school receives all of the funding they are due you also need to apply even if your child qualifies for Universal Free School Meals.

To claim for a free school meal or for further information, please contact us:

- apply online by visiting the Cheshire West and Chester website – school meals
- email: Benefits@cheshirewestandchester.gov.uk
- telephone: 0300 123 7021

Nurseries

Nursery aged children can receive Free School Meals if they attend a local authority maintained nursery school or nursery class and they attend before and after lunch sessions. If the nursery is held on the school grounds but is managed privately Free School Meals cannot be awarded.

Free TV licences

Everyone aged 75 or over can get a free TV licence for their main home. The licence also covers other household members living at the address.

If you are 74 you can apply for a short term licence that will be valid until the end of the month before your seventy-fifth birthday.

Telephone TV Licensing on 0300 790 6071, minicom 0300 709 6050 (8.30am to 9pm Monday to Friday and Saturdays 8.30am to 5pm) or visit the government website to apply.

Funeral Payments

If you're on a low income and need help to pay for a funeral you're arranging, you may be able to get a Funeral Payment of up to £700 from the Department for Works and Pensions. You might have to repay some or all of it from the estate of the person who died. The decision about the Funeral Payment depends on the benefits you and your family are getting, your relationship with the person who died (based on your circumstances) and you must claim within three months of the funeral.

The Funeral Payment can help pay for:

- burial fees
- cremation fees, including the cost of the doctor's certificate
- funeral expenses, e.g. funeral director's fees, flowers, coffin
- travel to arrange or go to the funeral
- the costs for moving the body within the UK - but only for the part of the journey that is over 50 miles.

If the person who died had a pre-paid funeral plan, you'll only get help for items not covered by the plan. You can get a claim form by telephoning 0345 606 0265, textphone 0345 606 0285 (Monday to Friday 8am to 6pm) or download a form by visiting the government website. The website will also give further information and qualifying benefits.

Healthcare travel costs

You may be able to claim a refund under the Healthcare Travel Costs Scheme (HTCS) of the cost of travelling to hospital or other NHS premises for NHS-funded treatment or a diagnostic test arranged by a doctor or dentist. To qualify for help with travel costs under the HTCS, you must meet three conditions:

Condition one - at the time of your appointment, you or your partner (including civil partners) must be receiving one of the qualifying benefits, allowances or be on a low income, You can check if you meet the eligibility criteria of the NHS Low Income Scheme by visiting the NHS England website.

Condition two - your journey must be made to receive NHS-funded non-primary medical or non-primary dental care services, to which you have been referred to by a GP, dentist or hospital consultant.

Condition three - 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 your GP or other health professional issued the referral.

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

For further help, information and how to apply to the scheme, telephone 0300 330 1343 or visit the NHS England website.

Healthy Start scheme

The Healthy Start scheme provides vouchers worth £3.10 each to spend on:

- milk
- fresh fruit and vegetables
- plain frozen fruit and vegetables
- infant formula milk.

You will receive one voucher a week if:

- you are pregnant
- have a child aged between one and four.

You get two vouchers a week if you have a child under one. You can also get free vitamin supplements.

You will qualify for the scheme if you are at least ten weeks pregnant, or have a child under four, and one of the following applies to you:

- you get Income Support, Income-based Jobseeker's Allowance or Income-related Employment and Support Allowance
- if you receive Universal Credit (you will need to provide a copy of your award letter, please telephone before making an application)
- you get Child Tax Credit, (but only if your family's annual income is £16,190 or less).

You won't qualify if you also get Working Tax Credit, unless it's just the four week extension of your payments (often called a 'run-on') after you stopped qualifying - for example if you've stopped work or reduced your hours.

You can get further information by visiting the NHS healthy start website, where you can also download a form. You can also telephone 0345 607 6823.

If you are pregnant and under the age of 18 you will automatically qualify, whether or not you get Child Tax Credit or other benefits.

You don't have to get Child Benefit to qualify for the Healthy Start scheme.

HELP Scheme

Help in Emergencies for Local People (HELP) is a scheme which offers support for people in exceptional needs, provides limited payments for emergency funding in a crisis and will help people moving out of care and resettling into the community.

There are fixed criteria to be met in order to be considered for assistance under this scheme.

Please telephone 0300 123 7065 to apply. You can also visit the Cheshire West and Chester website for more information.

Home assistance

The home assistance hub can provide advice and assistance to home owners on a wide range of issues:

- major property repairs and improvements
- home adaptations for disabled residents
- funding available for works required
- small jobs around the home
- housing options
- home safety and security
- home insulation and energy efficiency
- switching fuel tariffs.

Repairs and improvements (Decent Homes)

This service will assist residents to identify and arrange for any necessary repairs and improvements to their property. The home assistance hub can advise on possible sources of funding. Examples:

- Decent Homes loans and Home Safety grants are available from the council, subject to a financial assessment and property survey
- Decent Homes loans can help with essential repairs such as roof work, updating electrical systems, replacement windows and doors, updating kitchen and bathrooms
- Home Safety grants are available for urgent repairs where there is serious risk to health, safety or welfare for example serious electrical defects, serious disrepair causing extensive dampness, or risk of structural collapse.

For more information on the home assistance hub services:

- telephone: 0300 123 2010
- email: info@homeassistancehub.co.uk
- visit the home assistance hub website

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).

From April 2016, backdating of Housing Benefit has reduced from six months to one month for working age customers. Requests for backdating still need to be made in writing stating the reasons for the request. It remains at three months for pension age customers.

To qualify for Housing Benefit, your savings/capital cannot normally exceed £16,000. You cannot get Housing Benefit if you are living with your parents or other close relatives and paying rent to them. You won't usually be able to claim if you are a full-time student unless you are disabled or in receipt of a qualifying benefit (such as Income Support).

If you are single and aged under 35 and living in privately rented accommodation, you can only get Housing Benefit for bed-sit accommodation or a room in shared accommodation. 'Shared accommodation' under the Local Housing Allowance (LHA) rules usually means accommodation where the tenant has sole use of one bedroom and share one or more of a kitchen, bathroom, toilet, lounge or dining room.

This applies if you are aged under 35 and

- are single
- live alone
- are not severely disabled
- are not a care leaver aged under 22

Your benefit will be based on the LHA shared room rate regardless of the size of accommodation that you occupy. For further information, please contact Cheshire West and Chester benefit section on 0300 123 7021 or to discuss entitlement. You can apply for Housing Benefit online via our Cheshire West and Chester website – go to benefits and grants section and click on the benefits calculator and this will take you to the online claim form.

You should not claim Housing Benefit if you are also applying for Universal Credit.

Housing Benefit – under-occupancy

Under-occupancy, sometimes called ‘bedroom tax’, has size limit rules that affect 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.

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 could go down. 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 percentage reduction of the amount of rent that can be considered for Housing Benefit purposes:

- 14 per cent 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 per cent 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 changes before you renew or sign a new tenancy agreement. For more information about how you could be affected by these changes please telephone us on 0300 123 7021 or, visit the Cheshire West and Chester website.

Housing standards

If you are a private tenant and you are having problems getting your landlord to carry out repairs or routine maintenance such as annual gas safety checks, you can contact the housing standards and statutory nuisance team for advice or an appointment to inspect your property.

You can also check whether a landlord has been registered under the Cheshire Landlord Accreditation Scheme as providing good quality, well managed accommodation. If you live in a large shared house or bedsit, you can check whether your property has been licensed to ensure it is safe, and has suitable facilities.

For further help and advice, please telephone 0300 123 7038 or email housingstandards@cheshirewestandchester.gov.uk

Income Support

If you are a lone parent and have savings of £16,000 or less, you may be entitled to Income Support. Your youngest child must be under five years of age for you to be able to claim. If you are working more than 16 hours per week, you can't usually claim Income Support.

You may be able to get Income Support if you are aged between 16 and State Pension age and any of the following apply:

- you are a lone parent
- you are registered sick or disabled
- you are a student and either a lone parent or disabled
- you are caring for someone who is sick or elderly.

Telephone 0800 055 6688 to make a claim or visit the government website for more information

Integrated early support

If you feel you have a range of complex needs the integrated early support team may be able to help. Family case workers have access to a range of targeted family support services. If you want help and support with family life ask a professional who already supports you to make a referral into our service. Professionals who support you could include a health visitor, GP, police officer or a probation worker.

Jobseekers Allowance

If you're out of work or working less than 16 hours a week on average, you may be able to get Jobseeker's Allowance. As a couple, you could receive up to £114.85 per week. Call 0800 055 6688 to claim or go to the government website for further information. Universal Credit has been introduced instead of JSA for applicants who meet certain criteria.

Library

If you are interested in joining the library, you can do this either online or by visiting your local library. You can use the online catalogue to search for and reserve items, or to renew your loans.

The library service also provides a wide range of e-resources, which are free to use. Most of them can be accessed remotely which means they are available all day, every day. Computers are available in all libraries and are available for free, for the first hour. Printing and scanning facilities are also available.

Below is a list of libraries with public personal computer's (PC's) and numbers available:

Library	Public PCs	Library	Public PCs	Library	Public PCs
Barnton	2	Hope Farm	2	Tarporley	2
Blacon	4	Lache	4	Tarvin	1
Chester	22	Little Sutton	3	Tattenhall	1
Ellesmere Port	16	Malpas	2	Wharton	10
Frodsham	10	Neston	8	Weaverham	2
Great Boughton	3	Northwich	11	Winsford	8
Helsby	2	Sandiway	2		
Hoole	2	Upton	3		

For further help and information visit the Cheshire West and Chester libraries website.

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, benefit will be based on the number of bedrooms you need and not how much the rent is.

For further help and information ring Housing Benefit helpline on 0300 123 7021 or visit the Cheshire West and Chester local housing allowance website.

Local offer

The local offer provides a lot of information and also gives details about services for adults and children in West Cheshire. Visit the Cheshire West and Chester local offer website.

Maternity Allowance

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

You could get either:

- £139.58 a week or 90 per cent of your average weekly earnings (whichever is less) 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 might get Maternity Allowance if:

- you're employed, but not eligible for Statutory Maternity Pay
- you're registered self-employed and paying Class 2 National Insurance Contributions (NICs), or hold a Small Earnings Exception certificate

- you have very recently been employed or self-employed
- you've been employed and/or self-employed for at least 26 weeks in your 'test period' (66 weeks up to and including the week before the week your baby is due) - part weeks count as full weeks
- you earned £30 a week averaged over any 13 weeks period.

You may still qualify if you've recently stopped working and it doesn't matter if you had different jobs or periods of unemployment. For more information, please telephone 0800 055 6688 or visit the government website.

Money advice – through a Registered Social Landlord

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

Muir

Telephone number 0300 123 1222 or visit the Muir website

Plus Dane

Telephone number 0800 169 2988 or visit the Neighbourhood Investor website

Sanctuary Housing

Telephone number 0800 131 3348 if calling from a landline or 0300 123 3511 if calling from a mobile. You can also visit the Sanctuary Housing website

Weaver Vale Housing Trust

Telephone the income management team leader on 0300 303 9848 or visit the website

NHS prescriptions

Most National Health Service (NHS) treatment is free but there can be charges for some things. You may be able to get help with NHS health costs if for example you're on a low income.

You may be able to get help with health costs like:

- NHS prescription charges
- NHS dental treatment, including check-ups
- sight tests
- vouchers towards the cost of glasses or contact lenses
- wigs and fabric supports, such as abdominal and spinal supports.

Who is eligible?

You may get help with the cost of charges if you receive one of the following awards:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit Guaranteed Credit
- Universal Credit (if you 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 are 60 or over (for NHS prescriptions and NHS sight tests)
- you are under 16, under 18 for NHS dental treatment
- you are under 19 and still in full-time education
- you are pregnant or have had a baby in the previous 12 months and have a valid maternity exemption certificate (MatEx)
- you suffer from a listed medical condition (for free NHS prescriptions only), for more information contact the Health Cost advice line on 0300 330 1349
- you get a war or service disablement pension or need prescriptions or NHS treatment for your accepted disability
- you are an NHS inpatient.

For further information, visit the NHS England website – prescription costs

Help if you're on a low income

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 330 1343. 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, please telephone 0300 330 1343 or visit the NHS England website – low income scheme

Pension Credit

Pension Credit is made up of two elements - the 'Guarantee Credit' and the 'Savings Credit' (which may be payable from age 65).

If you are aged over 60 (see State Pension section below about pension age) and living in the UK, you may be entitled to 'Guarantee Credit' which guarantees a minimum income by topping up your weekly income to:

- £155.60 if you are single
- £237.55 if you have a partner.

These amounts may be more if you are severely disabled, have caring responsibilities or housing costs.

To qualify for the extra Savings Credit you or your partner must be 65 or over. You are treated as a couple if you live with your husband, wife or partner; you don't have to be married or in a civil partnership. You can still apply for Savings Credit on or after 6 April 2016 if you reach State Pension age before that date.

If you reach State Pension age on or after 6 April 2016

Most people who reach State Pension age on or after 6 April 2016 won't be eligible for Savings Credit. But you may continue to get Savings Credit if both of the following apply:

- you're in a couple and one of you reached State Pension age before 6 April 2016
- you were getting Savings Credit up to 6 April 2016.

If you stop being eligible for Savings Credit for any reason from 6 April 2016, you won't be able to get it again.

For help and advice about what you could be entitled to receive and to make a claim, please telephone the Pension Credit claim line on telephone number 0800 991234 or textphone 0800 169 0133. If you have a change in circumstances you need to inform the Pension Credit team on telephone number 0345 606 0265 or textphone 0800 169 0133. You can also visit the government website for more information.

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 health condition or disability. Under PIP, there are two components, standard and enhanced. The assessment is based not on your condition, but how your condition affects you, which will determine which component you could receive.

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

PIP is a non-means-tested, tax-free payment that you can spend as you choose. Find out more by visiting the government website or to make a new claim, telephone 0800 917 2222 or textphone 0800 917 7777. To report a change in circumstances, telephone 0345 850 3322

School transport

To enquire about and apply for school transport, please telephone the helpline on 0300 123 7039 or visit the Cheshire West and Chester website – school and college transport

Short Term Benefit Advance

You may be able to get an advance on your first benefit payment if you're in urgent financial need. This is called a Short Term Benefit Advance.

You can apply if you've recently applied for:

- Jobseeker's Allowance (JSA)
- Income Support (IS)
- Employment and Support Allowance (ESA)
- Carer's Allowance
- Pension Credit
- State Pension.

If you're eligible, you'll usually get the advance the next working day after you ask for it, paid into your bank or post office account.

How much money you get will depend on your circumstances

How to apply

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

Income support, ESA or JSA

Telephone: 0345 608 8545

Textphone: 0345 608 8551

Monday to Friday, 8am to 6pm

Carer's Allowance

Telephone: 0345 608 4321

Textphone: 0345 604 5312

Monday to Thursday, 8.30am to 5pm Friday, 8.30am to 4:30pm

Pension Credit or State Pension

Telephone: 0345 606 0265

Textphone: 0345 606 0285

Monday to Friday, 8am to 6pm

If you can't use the telephone

You can ask to use the telephone in your local jobcentre plus if you can't afford to make a phone call.

For further help and information, please visit the government website – short term benefit advance.

State Pension

The basic State Pension is a regular payment from the government that you can get if you reached State Pension age before 6 April 2016. To get it, you must have paid or been credited with National Insurance Contributions (NICs). The most you can currently get is £119.30 per week.

The State Pension age for women is gradually increasing to 65 years old, to bring it into line with men. It also reflects women's changing role in the workplace and the fact that people are living longer than average.

Women who were born after 5 April 1950 will not get their State Pension on their sixtieth birthday but it will be phased in gradually.

For women born after 5 April 1955, they will receive their State Pension at 65 years.

Further changes will come in 2024 when the State Pension for everyone born after 5 April 1959 will increase from age 65 years to 68 years. This will be on a phased basis between 2024 and 2046.

The number of years of NICs required for a basic state pension is now 30 years for both men and women.

Anyone can do a State Pension forecast or check their retirement age on the government's Pension Service website.

You can also telephone the Pension Service on 0800 731 7898 or textphone 0800 731 7339 for further help and advice.

New State Pension

If you reached State Pension age before 6 April 2016, you'll get State Pension as detailed above.

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

You can get the New State Pension if you're eligible and:

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

The full New State Pension is £155.65 per week. 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.

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. Find out who can get SMP and how to claim.

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

- the first six weeks – 90 per cent of their average weekly earnings (AWE) before tax
- the remaining 33 weeks - £139.58 or 90 per cent 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 fifteenth week before the week your baby is due (the qualifying week)
- earning on average an amount which at least equals the lower earnings limit which applies on the Saturday at the end of your qualifying week
- earning on average at least £112 a week

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, please visit the government website or telephone 0300 200 3500

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 if you or your partner, 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 at a rate higher than the family element
- Working Tax Credit where a disability or severe disability element is included in the award
- Universal Credit

And the following applies to you on the date you claim:

- you or your partner are pregnant and expecting a baby within 11 weeks or have given birth within the last three months
- you have no other children - unless you're expecting a multiple birth (e.g. twins)

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

For further information and to download an application form visit the government website or telephone 0345 603 6967

Tax credits

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. You can often get both types of tax credits. They aren't taxable.

What are the current income limits for getting tax credits?

Whether you can get tax credits, and how much you can get, depends on your own circumstances.

As a very rough guide, if your annual income is not above one of the following 'limits', you can probably get tax credits:

- if you have two children it is £32,900
- if you're single without children it is £13,100
- if you have one child it is £26,100
- if you're in a couple without children it is £18,000

Child Tax Credit

If you have a new baby or you're responsible for any children under 16, you could get Child Tax Credit.

When you can claim for a child

You can usually claim Child Tax Credit for:

- a new baby
- any child who lives with you, until 31 August after their sixteenth birthday
- children under 20, if they're in certain types of education or training

Working Tax Credit

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 or over, you need to do paid work of at least 30 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 aged 60 or over, you need to do paid work of at least 16 hours a week

You have children

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 single, 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 you are part of a couple and only one of you is working, that person will need to work at least 24 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)

So, for example, if you don't have children you'll normally need to work at least 30 hours a week to get Working Tax Credit.

You can find out more and apply by calling the Tax Credit Helpline on telephone number 0345 3003900, textphone 0345 3003909 or use the tax credit calculator by visiting the government website

Transport

For information about local public transport please telephone the travel line on 0871 200 2233. (Please note calls cost 10 pence a minute plus any charges your network provider applies). Alternatively visit the Cheshire West and Chester website – public transport

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, visit the energy helpline website. If you are a United Utilities customer and struggling with paying your water bill, you can get further help by visiting the United Utilities website – difficulty paying bill

Universal Credit

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

Universal Credit will eventually replace:

- Jobseeker's Allowance
- Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

If you already claim one of these benefits, you will continue to do so as normal and you will be told when Universal Credit will affect you. Universal Credit is gradually being rolled out. For more information, visit the government's universal credit website.

How you will be paid

Universal Credit is paid differently to current benefits. It will be paid once a month in arrears into your bank, building society or post office account. Any help you get with your rent will be included with your Universal Credit payment and you will then pay your landlord yourself.

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 the Cheshire West and Chester website

Volunteering – Catch 22 - Cheshire Volunteer Service

The Cheshire Volunteer service is run by Catch 22 and recruits and trains volunteers to support children's centres in Cheshire West and Chester. It runs a home visiting service for families with children aged between 0-19 years.

The support offered is through a team of dedicated volunteers, which helps families to cope better with the challenges of bringing up their children. If you are thinking of working with children or families, enjoy being with children or want to use your existing skills and can spare three hours a week, then please get in touch for more information.

You can contact us on 01244 851044 or email: cheshirewest.volunteers@catch-22.org.uk

Volunteering opportunity

If you are interested in volunteering, please visit the 'Do-it' website. This website has a lot of information about volunteering opportunities in your local area.

War Widow's or Widower's Pension

A War Widow's or Widower's Pension is a tax-free pension you may be entitled to if your wife, husband or civil partner died as a result of their service in Her Majesty's (HM) Armed Forces or during a time of war.

War Widow's or Widower's Pension is paid to the widow, widower or surviving civil partner of an officer above the rank of Major or equivalent.

For more information and the qualifying criteria, contact the Service Personnel and Veterans Agency's (free helpline telephone 0808 1914218).

You can also visit the government's war-widow-pension website for guidance and to download a form

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:

- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- Pension Credit
- Income-related Employment and Support Allowance
- Universal 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, visit the OFWAT website

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. You can visit the West Cheshire Homes website to complete an online application and view information about who is eligible to join the housing register.

You can contact a West Cheshire Homes adviser on telephone number 0300 123 2442. The West Cheshire Homes advice line is open Monday, Tuesday, Thursday, Friday 9am to 5pm, Wednesday 1pm to 5pm. The council also has a number of '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 on the Cheshire West and Chester website.

Rough sleeper advice and support

Foundation Enterprises North West (FENW) provides supported housing and related services for rough sleepers in the Cheshire West and Chester area. They offer 24 hour access to accommodation including female only facilities. Outreach services are also available. For further information or to report a rough sleeper please contact the rough sleeper hotline on telephone number 0300 123 1562.

Widowed Parents Allowance

If you're a parent whose husband, wife or civil partner has died and you have a dependent child or young person (aged 16 and under 20) for whom you receive Child Benefit, you may be able to get Widowed Parent's Allowance (WPA) of £112.55 a week, which is the maximum basic allowance of Widowed Parent's Allowance, but there may be an entitlement to an additional pension.

For further information contact the bereavement service telephone: 0345 606 0265 or download a claim form from the government website – widowed parents allowance.

Work zones

These are four centres based in Chester, Ellesmere Port, Northwich, Winsford and a satellite location at Frodsham library 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

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

Chester work zone – 01244 976 028

Ellesmere Port work zone – 0151 356 6667

Northwich work zone – 01606 288 540

Winsford work zone – 01606 288 901

Frodsham work zone (at library) – 01244 977 345

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.

How we help

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 Cheshire Young Carers website

Council contact numbers:

Your council is 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
Antisocial 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 7 123
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 7 123
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
Registrations 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 to 7pm
Email: enquiries@cheshirewestandchester.gov.uk

If you need to contact us

Enquiries in person

If you wish to make enquiries in person, our offices in the libraries are open from 9am until 5pm Monday to Friday; the other offices are open from 8.30am until 5pm at the following locations:

Wyvern House
The Drummer
Winsford
CW7 1AH

Information Centre
1 The Arcade
Northwich
CW9 5AS

Frodsham Library and
Integrated Services
Princeway
Frodsham
WA6 6RX

Ellesmere Port Library
Civic Way
Ellesmere Port
CH65 0BG

Council Offices
The Forum
Chester
CH1 2HS

Neston Library
Parkgate Road
Neston
CH64 6QE

Enquiries by telephone

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 - telephone: 0300 123 7021

HELP (local welfare assistance) telephone: 0300 123 7065 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
CH34 9DB

Enquiries by email

Send to 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.

This information is also available in audio, Braille or large print. If you would like a copy of this booklet in a different format, or another language or require a British Sign Language (BSL) interpreter, please email us at equalities@cheshirewestandchester.gov.uk or telephone 0300 123 8 123 or textphone 18001 01606 867 670

You can also visit the Cheshire West and Chester Council website for help with any of the above