

Cheshire West & Chester Council
Corporate Assessment Centre
Transactional Services

2019/20

Where everybody benefits!



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

Visit: cheshirewestandchester.gov.uk



Cheshire West
and Chester

This A – Z Guide to Welfare Benefits and other financial support provides 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 require assistance in a number of areas please visit our Get Help tool online at <https://cheshirewestdhp.teamnetsol.com/dhp/home>

The Get Help tool can be accessed by computer, tablet, phone or any internet enabled device and allows you to access various types of assistance in one place.

Through the tool you can apply online for Discretionary Housing Payments, Rent in Advance, Removal Costs, Discretionary Hardship Payments and our Local Welfare Assistance scheme (HELP). All of these schemes are covered in more detail within this guide.

The Get Help tool will put you into contact with our Welfare 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 get into the office.

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: 0300 123 7065
- email : visits@cheshirewestandchester.gov.uk
- website : www.cheshirewestandchester.gov.uk
- Get Help Tool : <https://cheshirewestdhp.teamnetsol.com/dhp/home>

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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 or telephone 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
- 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 (Mon – Fri 9am – 5pm)
- Email: 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 4 years to complete depending on the level

The minimum age for an Apprentice is 16. You must be living in England and not in full-time education. To look for live apprenticeship vacancies see:
<https://www.findapprenticeship.service.gov.uk/apprenticeshipsearch>

For more information:

- Apprenticeship helpline: 0800 015 0400 (available Mon – Fri 9am – 5pm)
- Email: nationalhelpdesk@findapprenticeship.service.gov.uk

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 are eligible to work in England, are unemployed and have little or no work experience. You must be aged between 16 and 24 and qualified below Level three (equivalent to an A level).

For more information on Traineeships, visit <https://www.gov.uk/find-traineeship>

Advanced Learning Loans:

You can apply for an Advanced Learning Loan to help with the costs of a course at an approved college or training provider in England.

If your course starts before 1 August 2016:

- You must be 24 or older on the first day of your course.
- Your course must be a Level three or four qualification, for example A Levels

If your course starts on or after 1 August 2016:

- You must be 19 or older on the first day of your course.
- Your course must be a Level three, four, five or six qualification, for example A Levels or graduate certificate

You will have to pay back your loan but only when you have finished your course and you are earning more than £25,725 a year. Loan eligibility does not depend on your income and there are no credit checks.

For more information see: <https://www.gov.uk/advanced-learning-loans/how-to-claim>

Armed Forces Independence Payment (AFIP)

The Armed Forces Independence Payment (AFIP) is a benefit to provide financial support to service and ex-service personnel who have been seriously injured as a result of service. It is designed to cover the extra costs you may have as a result of an injury. Individuals awarded a Guaranteed income payment (GIP) of 50% or higher under the Armed Forces Compensation Scheme will be eligible.

The amount paid for AFIP will be £139.75 per week. Individuals eligible for AFIP will not be required to undergo an assessment, nor is there any future reassessment process.

Service personnel and veterans injured on or after 6 April 2005 or compensated for a less serious injury sustained since 2005 will be able to apply for Personal Independence Payment (please see section in this booklet, which explains in more detail)

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
Monday to Thursday: 7.30am to 6.30pm Friday: 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 £87.65 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

Baby Bank

Mini Beez Baby Bank is a charitable organisation who aims to help families with children under 5 years of age in crisis to meet their immediate needs. Mini Beez can provide baby food, clothing, blankets and maternity items as well as assistance with larger items such as sleeping aids and toys.

For assistance, contact :

Telephone – 07379771401

Email – mini-beez@outlook.com

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 £520 a month after tax and National Insurance

The maximum benefit that can be paid per week is £384.62 (£20,000).

For more information, visit the Government website 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 on telephone number 0800 731 0469, 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 on 0800 731 0469, 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.

What you'll get

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 don't have children under 20 in full-time education	£2,500	£100

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.

If you receive welfare benefits

Bereavement Support Payment won't affect your other 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 731 0469
- 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 and renewals, with badges being valid for 3 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
- Dial House Shopmobility on Frodsham Street, Chester

Please visit the Council website for further information, to check eligibility and to apply online 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/>. 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.

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 9am – 6pm.
- Visit <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 :

- Visit the website <https://www.gov.uk/1619-bursary-fund>
- Telephone 0300 303 8610 Mon – Fri 9am – 5pm.

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 - 8:30am-5pm Mon to Thur (Fri 4:30pm)

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 £66.15 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

For more information or to apply :

- Visit <https://www.gov.uk/carers-allowance>
- Telephone 0800 731 0297

The weekly rate of £66.15 is reduced by the amount of certain other benefits, including State Pension that you receive. If you receive certain other benefits at £66.15 or more a week, you will not receive 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

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 £123 a week after certain deductions (for example Income Tax) have been made.

Changing lives in Cheshire

Changing Lives in Cheshire 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 Road Two, Winsford Industrial Estate which customers can visit to see the furniture on display.

Changing Lives in Cheshire 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: <http://www.clic-changinglives.org.uk/>
- Email: info@clic-changinglives.org.uk
- Facebook: <https://www.facebook.com/ChangingLivesinCheshire/>

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:

- Visit <http://cheshirechangehub.org/>
- 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 400 222
- Visit <http://www.cheshireaction.org.uk>

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% 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% of your childcare costs, as detailed above, so the maximum help you can get with your childcare will be:

- £149.16 a week for one child
- £255.70 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 – you must work at least 24 hours between you, with one of you working at least 16 hours.

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

For further information or to make a claim :

- Visit the website at <https://www.gov.uk/working-tax-credit/how-to-claim>
- 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

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 our clients.

For further help and advice, please contact West Cheshire CA:

- Telephone: 0344 57 66 111 Mon – Fri 10am - 4pm
- 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: <https://www.cheshirewestandchester.gov.uk/residents/transport-and-roads/public-transport/community-transport.aspx>
- Post: Transport Commissioning Team, 1st Floor, Northern Lights Business Park, Rossfield Road, Ellesmere Port, CH65 3AW

Concessionary Travel

Bus Travel:

If you meet the 'eligible age' criteria or qualify as a disabled person, 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.

Rail Travel:

Disabled Persons Railcard:

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

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 the National Rail Website to see if you qualify. If you qualify and already have a Cheshire concessionary bus pass you can apply online.

If you do not have a Cheshire concessionary bus pass you can apply by visiting one of our offices with the evidence proof of address and identity. Proof of disability does not need to be provided to obtain a code, however this will need to be provided to National Rail at point of application. You can see acceptable forms of evidence

Once you have received your code, you can then purchase your railcard directly from National Rail.

<https://www.disabledpersons-railcard.co.uk/>

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 bus pass you can apply by visiting one of our offices with the evidence proof of address and identity. Proof of disability does not need to be provided to obtain a code, however this will need to be provided to National Rail at point of application.

Once you have received your code, you can then purchase your railcard directly from National Rail.

<https://www.senior-railcard.co.uk/>

Travel Cards:

The Cheshire stored value travelcard is a pass which you top up in multiples of £5 to £50 on the bus and then use it to pay for your bus journeys.

Most bus companies offer discounted single and return tickets when paying with the travelcard. Services that accept the travel card can be found at:

<https://www.cheshirewestandchester.gov.uk/documents/parking-roads-and-travel/public-transport/concessionary-travel/travelcard/services-accepting-the-stored-value-travelcard-080418.pdf>

Anyone can apply for a travel card, free of charge:

- Email: travelcard@cheshirewestandchester.gov.uk stating your name, telephone number, address and date of birth
- Telephone: 01244 973353, Monday to Thursday 9am - 5pm and Fridays 9am - 4.30pm

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% 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% reduction subject to a means test and dependent upon income and/or capital.

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:

- Telephone: 01244 399 006 (Chester) or 0151 352 0391 (Ellesmere Port)
- Email: info@wccu.co.uk

- Website: <http://wccu.co.uk/>

West Cheshire Credit Union now run a help and information point from Wyvern House in Winsford Tuesday 10am -1pm and Thursdays 10am - 1pm. No appointment is needed, just drop in.

Cheshire Neighbours Credit Union is now based at Delamere House, Delamere Street, Crewe, CW1 2JZ from Monday to Friday 10 am until 12 pm.

For further information:

- Telephone 01270 685625 9.30am – 3.30pm
- Visit the website at info@cncu.org.uk

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 for further information in relation to what help can be offered, please refer to section below.

Debt Advice

If you need debt advice, please:

- Visit the website at www.cheshirewestandchester.gov.uk for further help and information
- Email visits@cheshirewestandchester.gov.uk

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:

- Telephone: 0300 123 2010
- Visit: <https://www.homeassistancehub.co.uk/>
- Email: DFG-Homeloans@homeassistancehub.co.uk

Disability Services

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, please telephone Head Office on 01606 288820 or visit the website at <https://dialwestcheshire.org.uk/>

Contact or call into one of the 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 Winsford, The Dingle Centre, High Street, Winsford CW7 2AS

- Telephone: 01606 557550

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

- Telephone: 0151 355 1420

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 Cheshire and Warrington Carers Trust can assist you in 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 102 0008
- Email: advice@cheshireandwarringtoncarers.org
- Website: <https://carers.org/partner/cheshire-warrington-carers-trust>

Dial House

DIAL West Cheshire's vision is a society where disabled people and older people can participate equally as full citizens. Our aim is to empower disabled people and older people to live sustained, independent lives. Our objectives are to:

- Reduce poverty and improve economic status.
- Reduce social isolation.
- Improve health and well being.
- Raise awareness of needs and aspirations.
- Provide opportunities for volunteering, training and employment.

For further information:

- Telephone: 0151 355 1420 or 01244 345655
- Website: <http://www.dialwestcheshire.org.uk>

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 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.

To find out more:

- Telephone 0300 123 7065, or

- Visit the website where you can also download an application form
<https://www.cheshirewestandchester.gov.uk/residents/council-tax/about-council-tax-reduction/discretionary-hardship-payment.aspx>

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.

To find out more:

- Telephone 0300 123 7065
- Visit the website where you can also download an application form
<https://www.cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/housing-benefit/discretionary-housing-payments.aspx>

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:

- Telephone 0300 123 7047 (during office hours)
- Telephone 01244 977277 helpline (open 24 hours a day)
- Visit the website at <https://www.cheshirewestandchester.gov.uk/residents/crime-prevention/domestic-abuse/domestic-abuse.aspx>

Drug and Alcohol Support

Turning Point operates in Cheshire West and Chester, providing a community based drug and alcohol service for the area. We operate out of offices in Ellesmere Port, Chester and Northwich. Our active recovery service provides free support to those affected by drug and alcohol addiction. Every person we 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.

<https://www.turning-point.co.uk/home.html>

Offering:

- Group Workshops
- One to one counselling
- Recovery Worker support
- Peer Mentor support
- Substitute Prescribing
- Relapse Prevention
- Criminal Justice Interventions
- Parenting workshops
- Mindfulness
- Acupuncture
- Employment support
- Housing support
- Dedicated young persons support
- Age UK expertise
- Needle exchange
- Five-step support including Five-step families and carers group

To get in touch please contact:

- Chester - 01244 314320
- Ellesmere Port - 0151 350 6500
- Northwich - 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.

For more information:

- Telephone: 01244 973 930 Mon – Fri 8.30am – 4.30pm
- Website: http://www.cheshirewestandchester.gov.uk/residents/education_and_learning/early_years_and_childcare/free_childcare_places_for_two.aspx

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 at the following:

- Telephone: 0300 123 7001
Website: http://www.cheshirewestandchester.gov.uk/residents/education_and_learning/early_years_and_childcare.aspx
- Email: iasservice@cheshirewestandchester.gov.uk

They provide a free, impartial and confidential service (unless there are reasons for concerns about a child's safety and/or welfare) service 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 15 hours of free early years (EY) entitlement per week, across 38 weeks of the year (school term time).

From September 2017 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:

- 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 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: 0300 123 7001
- Email: fis.west@cheshirewestandchester.gov.uk
- Website: www.cheshirewestandchester.gov.uk/residents/education-and-learning.aspx

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://www.cheshirewestandchester.gov.uk/residents/education-and-learning/early-years-and-childcare/three_and_four_year/early-years-premium.aspx
Email: 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 Employment and Support Allowance and you should claim Universal Credit instead.

However if you are entitled to the Severe Disability Premium as part of any legacy benefits, you can make a new claim for Employment and Support Allowance as you will not be eligible to claim Universal Credit.

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

If you are already in receipt of Employment and Support Allowance, this will provide you with financial help if you are unable to work because of illness or disability.

Employment and Support Allowance offers you personalised support and financial help, so that you can do appropriate work, if you are able to, this is called 'permitted work'. Please see details below in this section.

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 who are in receipt of Employment and Support Allowance will be expected to take steps to prepare for work, including attending work focused interviews with your 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, but you can volunteer to return to work at any point if you want to.

Claiming ESA if you work

You might be able to work and continue to receive ESA. It depends on how much you'll get paid and the hours you do.

Permitted work

If you do 'permitted work' it won't usually affect your ESA. It is classed as permitted work if both of the following apply:

- you earn up to £131.50 a week
- you work less than 16 hours a week

There is no limit on how many weeks your permitted work can last for.

Supported permitted work

You can do 'supported permitted work' and earn up to £131.50 a week. Supported permitted work must be one of the following:

- part of a treatment programme
- supervised by someone from a local council or voluntary organisation whose job it is to arrange work for disabled people. This support must be regular and ongoing.

You must inform Job Centre Plus if you start work or do any voluntary work

Please contact for further information regarding Employment and Support Allowance on:

- Telephone: 0800 055 6688
- Website: <https://www.gov.uk/employment-support-allowance>

If you already receive Employment and Support Allowance you will continue to do so as normal and you will be told when Universal Credit will affect you. Migration from existing claims for these benefits to Universal Credit will commence from May 2018, however you will be notified when this migration is due to take place.

However if you are in receipt of the Severe Disability Premium within a legacy benefit, you will not be migrated over to Universal Credit as part of the natural migration process (e.g. following a change in circumstances).

Currently between 2020 and 2023, 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.

Energy Efficiency and Affordable Warmth

Qwest Energy

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

The new scheme, known as Qwest Energy, offers five different tariffs to suit most households including those on pre-payment meters. The advantages of signing up to Qwest Energy include a Rate Roll Over promise, 100% renewable electricity as standard, reinvestment back into local communities through the Community Fund, and more.

Cheshire West residents are encouraged to see if they can make a saving on their energy bill by getting a quote from Qwest Energy. Simply visit the Qwest Energy website at and have to hand details of your current supplier, your tariff name and your annual consumption figures in kWh's. Alternatively, residents can call to get a no-obligation quote over the telephone.

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

- Telephone: 0800 160 1240 Mon - Fri 8am – 8pm / Sat – 9am – 5pm
- Website: www.qwestenergy.co.uk

Warm Homes Discount Scheme

Warm Home Discount is a government-led scheme that offers £140 off eligible customers' electricity bills.

There are two routes to eligibility:

- Core group: residents in receipt of Guaranteed Credit element of Pension Credit
- Broader group: low income households – criteria is decided by the individual energy companies taking part in the scheme

Warm Home Discount is also available for eligible pre-pay and pay-as-you-go electricity meters, and eligible park homes residents.

The scheme opens on 14 October 2019 and eligible residents' accounts will be credited any time from then until March 2020.

Park home residents can register via www.parkhomeswhd.com

For further information is available at www.gov.uk/the-warm-home-discount-scheme

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: 0151 647 5471
- Email kathryn@wmhaltd.org.uk

Warm Homes Fund

The Council has received funding to provide first-time central heating systems in eligible homes, and to provide an energy efficiency advisory service across the Borough.

First-time central heating systems:

This scheme will run until December 2020. To be eligible, households must meet both the Residents' and Homes' eligibility criteria set out below.

Residents are eligible if they:

- receive benefits including Warm Home Discount, Attendance Allowance, Carer's Allowance, Income-related Employment and Support Allowance (ESA), Income-based Jobseeker's Allowance (JSA), Income Support, Universal Credit and more.
- qualify under the Council's ECO Flex - Statement Of Intent, which includes those who have low household income and high energy costs or who's health is affected by living in a cold home. Income thresholds:
 - Household with children: Annual household income, after tax, of £26,000 or less, with savings of £8,000 or less
 - Household without children: annual household income, after tax, of £20,000 or less, with savings of £8,000 or less
- Residents who live in certain areas of Cheshire West including parts of: Winsford, Ellesmere Port, Blacon and Lache.

Homes are eligible if they:

- are in an urban area and near to a gas main
- are not using mains gas as the primary heating fuel
- have no central heating system in place, use solid material to heat the home, have storage heaters or single-point room heaters.
- current heating is broken, not cost worthy to fix or inefficient.

The work is available free of charge to eligible home owners and private rented tenants. Landlords of privately-rented properties with an eligible tenant will need to pay £1,000 towards the costs of the works.

To be considered please email enquiries@qwestservices.co.uk

Green Doctor - Energy Efficiency Advisory Service

The Green Doctor scheme will operate until December 2021 and will provide advice and guidance at community events and carryout home visits to vulnerable residents.

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

To be eligible for a home visit you must live in your own home or rent off a private landlord, and be able to tick one of the following:

- in receipt of an income or disability related benefit
- on a low income:
 - Household with children: annual household income, after tax, of £26,000 or less

- Household without children: annual household income, after tax, of £20,000 or less
- living with a long term health condition
- have a disability that is affected by the cold
- live in a pre-defined postcode area in Cheshire. You can telephone FREEPHONE 0808 1683547 to find out if your postcode qualifies

For more information on the Green Doctor scheme call 0808 168 3547 or email: cheshire.greendoctor@groundwork.org.uk

Smart Meters

The Government is committed to offering all households a smart meter by 2020. Smart meters are the next generation of gas and electric meters which will help households save energy and money, and bring an end to estimated bills.

Smart meters measures how much gas and electricity you are using and display it on a digital in-home device. They also measure the cost of the energy you are using. They are read automatically with readings sent to your energy supplier at least once per month. You don't need to have a broadband connection as smart meters use there own nation-wide wireless system.

For more information on the benefits of smart meters and how you can get one visit www.smartenergygb.org . Alternatively contact your current energy provider.

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 – 0344 576 6111
- Age UK – 01244 401500
- Energy Projects Plus – 0800 043 0151

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. Please follow the links below for further assistance within the area you live:

Mid-Cheshire Foodbank

Mid Cheshire Foodbank Warehouse
Unit 14
The Business Centre
Barlow Drive
Winsford

Warehouse opening times:
Monday, Tuesday and Thursday, 9am - 12 noon

- Telephone: 01606 590992
- Email: info@midcheshire.foodbank.org.uk
- Website: <https://midcheshire.foodbank.org.uk/get-help/>

West Cheshire Foodbank

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

- Telephone: 0151 355 7730
- Email: info@westcheshire.foodbank.org.uk
- Website - <https://westcheshire.foodbank.org.uk/get-help/>

Runcorn (Frodsham) Foodbank

Holy Spirit Church
Fernhurst
Halton Brook
Runcorn
WA7 2NJ

- Telephone: 07922 072906
- Email: info@runcorndistrict.foodbank.org.uk
- Website: <https://runcorndistrict.foodbank.org.uk/get-help/>

Fostering and adoption

Have you been thinking about becoming a foster carer or adopter and believe this is the way forward for you and your family? If so, we can help you.

We can give you all the information you need to help you understand what fostering or adoption means for you and be there to support you every step of the way during this exciting, demanding and life-changing event. We can guide you through the process, from preparing for your application until the day you become a foster carer or adoptive parent and beyond.

For further information visit the website at
www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/fostering-and-adoption/fostering-and-adoption.aspx

Free School Meals

Who can claim for free school meals?

Free School Meals can be awarded for any child attending 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 in receipt of one of the following:

- Income Support or you are a pupil receiving the benefit in your own right
- Income Based Jobseekers Allowance
- 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 4 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 up to the age of seven) 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.

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

- Telephone: 0300 123 7021
- Email: Benefits@cheshirewestandchester.gov.uk
- Apply online by visiting the website at
- www.cheshirewestandchester.gov.uk/residents/education-and-learning/school-meals.aspx

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're 74 you can apply for a short term licence that'll be valid until the end of the month before your 75th birthday.

You can also get a special licence for £7.50 if you are in residential care and either disabled or retired and over 60.

You can get a 50% discount if you are registered blind or live with someone who is, however the licence has to be in the blind person's name.

Contact:

- Telephone TV Licensing on 0300 790 6071
- Minicom 0300 709 6050
- Visit <https://www.gov.uk/free-discount-tv-licence> 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's 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:

- Telephone: 0800 731 0469 Mon - Fri 8am to 6pm
- Textphone: 0800 731 0464 Mon - Fri 8am to 6pm
- Website <https://www.gov.uk/funeral-payments>

Healthcare travel costs (HTCS)

You may be able to claim a refund under the (HTCS) of the cost of travelling to hospital or other NHS premises for NHS-funded treatment or diagnostic test arranged by a doctor or dentist.

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

1. At the time of your appointment, you or your partner (including civil partners) must be receiving one of the qualifying benefits, allowances or on a low income, You can check if you meet the eligibility criteria of the NHS Low Income Scheme by visiting <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx>
2. 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.

3. 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 (above) 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 and information:

- Telephone: 0300 330 1343
- Website: <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Travelcosts.aspx>

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're 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)
- Universal Credit with a family take home pay of £408 a month or less

You can get further information by:

- Visiting the website at <https://www.healthystart.nhs.uk/> where you can also download a form
- 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 Cheshire West and Chester Council's Local Welfare Assistance Scheme which offers support for people in exceptional needs, or when in crisis, 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 by calling 0300 123 7065 or for further information:

- Email: Help@cheshirewestandchester.gov.uk
- Website: <http://www.cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/help.aspx>

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
- Financial help available
- Small jobs around the home, such as gardening, plumbing and decorating, etc.
- Home safety and security
- Home insulation and energy efficiency

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 or the visit the website at <https://www.homeassistancehub.co.uk/>

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.

For immediate advice and information drop-in and see forfutures Monday to Friday between 10am - 4pm at:

- ForHousing / forfutures office: 7 – 9 Civic Way, CH65 0AX
- Northwich Information Centre: 1 The Arcade, Northwich CW9 5AS.
- Wyvern House: The Drumber, Winsford, CW7 1AH

Additional drop-in venues as advertised online.

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 0300 123 2442 (option four).

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

- Telephone: 0300 123 2442 (option three),
- Email: hello@forfutures.co.uk or
- Website: 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).

Please note that 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 of Pension Age
- You are in receipt of the Severe Disability Premium within Income Related Employment and Support Allowance, Income based Job Seekers Allowance, Income Support or Housing Benefit.
- You are living in Prescribed, Temporary or Exempt Accommodation.

If you meet one of these criteria, please apply for assistance with Housing Costs via Housing Benefit.

If you do meet one of these criteria, to qualify for Housing Benefit, 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.

For further information, or discuss entitlement, please contact Cheshire West and Chester Council Benefit Section on 0300 123 7021.

You need to apply for Housing Benefit online via our website at <https://cheshirewestandchester.gov.uk/residents/housing-benefit-council-tax/housing-benefit/apply-for-housing-benefit.aspx>

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 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.

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 using the details below. You can also check if 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, whether your property has been licensed to ensure it is safe, and has suitable facilities.

For further help and advice:

- Telephone: 0300 123 7038 Mon – Fri 8am – 7pm
- Email: housingstandards@cheshirewestandchester.gov.uk
- Website: <https://cheshirewestandchester.gov.uk/residents/housing/private-rented-sector/private-landlords/housing-standards-and-licensing.aspx>

Income Support

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

However if you are entitled to the Severe Disability Premium as part of any legacy benefits, you can make a new claim for Income Support as you will not be eligible to claim Universal Credit.

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

If you are already in receipt of Income Support, and you are a lone parent who has savings of £16,000 or less, you may continue to be entitled to Income Support. Your youngest child must be under five years of age for your claim to continue. If you are working more than 16 hours per week, you can't usually claim Income Support. You may be able to continue to receive Income Support if you are aged between 16 and state pension age and any of the following apply:

- you're a lone parent
- you're registered sick or disabled
- you're a student and either a lone parent or disabled
- you're caring for someone who's sick or elderly and receiving Carers Allowance

For further information regarding Income Support, please contact:

- Telephone 0800 169 0350 or
- Visit <https://www.gov.uk/income-support>

If you already claim Income Support, you will continue to do so as normal and you will be told when Universal Credit will affect you. Migration from existing claims for these benefits to Universal Credit will commence from May 2018, however you will be notified when this migration is due to take place.

However if you are in receipt of the Severe Disability Premium as part of a legacy benefit, you will not be migrated to Universal Credit as part of the natural migration process (e.g. following a change in circumstances).

Currently between 2020 and 2023, 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.

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:

- family case work
- supporting people affected by domestic violence and abuse
- assessing, coordinating and sequencing a range of targeted support services
- young people leaving school and moving into further education or employment
- providing accessible targeted youth services to engage young people across the borough
- community safety to help protect our local communities.

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 <https://cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/early-help-and-prevention-service/early-help-and-prevention-service.aspx>

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 Fi 8.30am – 4.30pm,
- Email (secure): i-ART@cheshirewestandchester.gcsx.gov.uk
- Email (ordinary): i-ART@cheshirewestandchester.gov.uk
- By post: Wyvern House, The Drummer, Winsford, CW7 1AU

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
- Website: <https://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/children-and-young-people/report-a-concern-about-a-child/making-a-referral.aspx>

Alternatively, you can visit one of our three office locations and speak with a duty social worker about a referral.

- Chester: Nicholas House, 1 Black Friars, Chester, CH1 2NU
- Ellesmere Port and Neston: 4 Civic Way, Ellesmere Port, CH65 0BE

- Vale Royal: Wyvern House, The Drumber, Winsford, CW7 1AH

Jobseekers Allowance

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

However if you are entitled to the Severe Disability Premium as part of any legacy benefits, you can make a new claim for Jobseekers Allowance as you will not be eligible to claim Universal Credit.

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

If you are already in receipt of Jobseekers Allowance and you remain out of work or working less than 16 hours a week on average, you may continue to receive Jobseeker's Allowance.

For further information regarding Jobseekers Allowance:

- Call 0800 055 6688
- Visit <https://www.gov.uk/jobseekers-allowance>

If you already claim Jobseekers Allowance, you will continue to do so as normal and you will be told when Universal Credit will affect you. Migration from existing claims for these benefits to Universal Credit will commence from May 2018, however you will be notified when this migration is due to take place

However if you are in receipt of the Severe Disability Premium within a legacy benefit, you will not be migrated to Universal Credit as part of the natural migration process (e.g. following a change in circumstances).

Currently between 2020 and 2023, 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.

Libraries

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 and reserve items, or to renew your loans. You can also renew items via the renewals telephone number 0300 123 7739 (24 hour).

The Library Service also provides a wide range of eResources, which are free to use. Most of them can be accessed remotely which means they are available 24/7. These can be accessed by smartphone, tablet or computer. 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

Computers are available in all libraries and are available for free, for the first hour. Printing and scanning facilities are also available at a small additional charge.

For further help and information visit www.cheshirewestandchester.gov.uk/libraries

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.

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 Housing Benefit helpline on 0300 123 7021

Local Offer

There is a lot of Information, providing details regarding services on offer for adults and children in West Cheshire.

For information and advice regarding Children and Families services contact:

- Telephone: 0300 123 7034
- Email: fis.west@cheshirewestandchester.gov.uk

For information and advice regarding Adult services contact:

- Telephone: 0300 123 7001
- Website: www.westcheshirelocaloffer.co.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, so you could get either:

- £148.68 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 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 may be eligible if:
- 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:

- Telephone: please telephone 0800 055 6688 Mon – Fri 8am – 6pm
- 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), some are able to provide money advice. Please see below contact details for the main RSLs :

Muir:

- Telephone number 0300 123 1222
- Visit the website at <http://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 if calling from a landline
- Telephone number 0300 123 3511 if calling from a mobile
- 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

New Leaf Project

The New Leaf project is here to help you take control and change your life 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 the New Leaf Project at:

- Telephone: 01925 452131
- Email: newleaf@wearetorus.org.uk
- Website: <http://newleafcheshire.co.uk/>

NHS prescriptions

Most National Health Service (NHS) treatments are free but there can be charges for some things. You may be able to get help with:

- 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

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 under 16, under 18 for NHS dental treatment
- you're under 19 and still 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 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
- An NHS inpatient

For further information, visit the website at:

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

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:

- Telephone: 0300 330 1343
- Website: <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/nhs-low-income-scheme.aspx>

Pension Credit

If you reach Pension Credit qualifying age and living in Great Britain, you may be entitled to 'Guarantee Credit' which guarantees a minimum income by topping up your weekly income to:

- £167.25 if you are single
- £255.25 if you have a partner

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

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 and you are unable to claim Pension Credit.

Savings Credit is an extra payment for people who saved some money towards their retirement, for example a pension.

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

- Telephone the Pension Credit claim line on 0800 991234
- Textphone 0800 169 0133

Available Mon – Fri 8am to 6pm

If you have a change in circumstances, please:

- Telephone the Pension Credit team on 0300 731 0469
- Textphone 0800 169 0133

Available Mon – Fri 8am – 6pm.

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 health condition or disability. Under PIP, there are two components, standard and enhanced, and you could get between £23.20 and £148.85 per week. You will be assessed by a health professional to establish the level of help you will get. 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. Also if you are in receipt of DLA 'indefinitely' your benefit will be reassessed for PIP.

For further information:

- Telephone: 0800 917 2222 Mon – Fri 9am – 6pm
- Text Phone: 0800 917 7777
- Website: <https://www.gov.uk/pip/how-to-claim>

Severe Disability Premium

From 16 January 2019, if you are entitled to the Severe Disability Premium within a legacy benefit, you will not have to claim Universal Credit as part of the natural migration process.

You can qualify for the Severe Disability Premium if :

- You get Personal Independence Payment daily living component, Attendance Allowance, Disability Living Allowance middle or higher rate care component, Constant Attendance Allowance, or Armed Forces independence payment and;
- No one aged 18 or over lives with you (however see exceptions below) and;
- No one is paid Carer's Allowance, or has been awarded the carer element in their Universal Credit claim, for looking after you.

People who do not count as living with you under the Severe Disability Premium qualifying criteria are :

- Anyone aged under 18
- Anyone aged 18 or 19 who is part of your family and is a qualifying young person for Child Benefit purposes
- Anyone who is getting Personal Independence Payment daily living component, Attendance Allowance, Disability Living Allowance middle or higher rate care component, Constant Attendance Allowance, or Armed Forces independence payment
- A person who is certified as severely sight impaired or blind by a consultant ophthalmologist
- A commercial tenant, lodger or landlord who is not a relative
- Anyone who jointly owns your home or is jointly responsible with you for paying the rent or mortgage, unless they are a close relative.
- A live in carer employed by a charitable or voluntary body if you pay a wage for the service.

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

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 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.

- **Income support, ESA or JSA**
Telephone: 0800 169 0310
Welsh language: 0800 328 1744
Textphone: 0800 169 0314
Mon- Fri 8am to 6pm
- **Carer's Allowance**
Telephone: 0800 731 0297
Welsh language: 0800 731 0297
Textphone: 0800 731 0317
Mon- Thur 8:30am to 5pm
Fri 8:30am - 4:30pm
- **Pension Credit or State Pension**
Telephone: 0800 731 0469
Welsh language: 0800 731 0453
Textphone: 0800 731 0464
Mon - Fri 8am - 6pm

If you can't use the phone

You can ask to use the phone in your local Jobcentre Plus if you can't afford to make a phone call. 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

From 6 April 2016 basic state pension has been replaced by the new State pension; please see section below for further details.

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 can get the new State Pension if you're eligible and 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.

How to claim:

Claiming for the first time:

- Telephone 0800 731 7898
- Textphone: 0800 731 7339
- You can claim online, by visiting <https://www.gov.uk/get-state-pension> or print a form on the website and post it.

If you are currently in receipt and wish to report a change of circumstances, such as a change of address, telephone: 0800 731 0469

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% of their average weekly earnings (AWE) before tax

- the remaining 33 weeks - £148.68 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)
- earning on average an amount which at least equals the lower earnings limit which applies on any day of the qualifying week
- Earn on average at least £118 (gross) a week in an eight week 'relevant period'

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:

- Telephone: 0800 055 6688
- 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 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:

- Telephone: 0800 169 0140
- Website: <https://www.gov.uk/sure-start-maternity-grant/how-to-claim>

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.

If you are in receipt of Universal Credit, you cannot receive Tax Credits. See section below for further information.

Child Tax Credit

You may be able to claim Child Tax Credit 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 you can get depends on how many children you've got. You can make a new claim for Child Tax Credit if one of the following applies:

- you receive the Severe Disability Premium within a legacy benefit (e.g. Income Related Employment and Support Allowance, Income Based Job Seekers Allowance, Income Support or Housing Benefit).
- you or your partner qualify for Pension Credit

You could get the child element of Child Tax Credit for up to two children. You might get the child element for more children if you meet the exceptions criteria

You'll only get the family element if at least one of your children was born before 6 April 2017

Working Tax Credit

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 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

If 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 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 3003900
- Textphone 0345 3003909
- Using the tax credit calculator by visiting the website at <https://www.gov.uk/qualify-tax-credits>

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

Transport

For information about local public transport please:

- Telephone the travel line on 0871 2002233 (please note calls cost 10p a minute plus any charges your network provider applies)
- Visit the website <https://www.cheshirewestandchester.gov.uk/residents/transport-and-roads/public-transport/public-transport.aspx>

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 https://www.energyhelpline.com/msn01_energyhelpline

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:

- 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 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 2023, 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.

However if you are in receipt of the Severe Disability Premium as part of your legacy benefits, you will not claim Universal Credit as part of the natural migration process.

If you were receiving Severe Disability Premium but claimed Universal Credit before 16 January 2019, you may be entitled to additional Universal Credit to compensate you for any money you have lost as a result of claiming Universal Credit. This has not yet been finalised and further details are not yet known.

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.
- 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 are:

- too ill or disabled to work
- a carer
- responsible for a child
- pregnant and due to have a baby within 11 weeks or have had a baby in the last 15 weeks
- without parental support (e.g. orphaned, estranged or your parents are seriously ill or imprisoned).

If you are a care leaver, these rules may not apply.

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).

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:

- under 21 on a non-advanced course and without parental support
- receiving Personal Independence Payment, Attendance Allowance, Disability Living Allowance and have a limited capability for work
- single or a student couple responsible for a child, qualifying young person or foster child
- over state pension age
- a student, and your partner is not a student or who is a student not excluded from Universal Credit
- taking time out of your course because of illness or caring responsibilities.

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. Your earnings will be taken into account as income.

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 has to be paid back over 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 got a sanction. You need to pay it back through your Universal Credit payments - they'll be lower until you pay it back.

For more information, visit the website at <https://www.gov.uk/universal-credit/overview>

Payment

Universal Credit is paid differently to current benefits. It will be paid once a month in arrears into your bank, building society or credit union account. Your first payment is likely to be one month and seven days after you have 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

Volunteering opportunity

If you are interested in volunteering, please visit the website at <https://do-it.org/> 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 6 April 2005 as a result of their service in Her Majesty's (HM) Armed Forces or during a time of war.

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 was 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 1914218.

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

Illness, injury and death on or after 6 April 2005

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:

- 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 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:

- there are no relatives or friends able to pay for the funeral
- the deceased has died without leaving a valid will
- the deceased was a resident and died within the borough of Cheshire West and Chester Council
- as long as you have not given instructions to a funeral director

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

- Telephone: 01244 972428
- Email: 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:

- Telephone: 0300 123 2442 Mon, Tue, Thur, Fri 9am – 5pm Wed 1pm – 5pm

You can also visit the website www.westcheshirehomes.co.uk to complete an online application and view information about who is eligible to join the housing register.

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 at <http://www.cheshirewestandchester.gov.uk/contact-us/iconnect-kiosks.aspx>

Widowed Parents Allowance

Widows Parents Allowance has now been replaced by Bereavement Support Payment from 6 April 2017. Please see the section in this booklet for further information and how to apply

Work Zones

These are 4 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.

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 provides support and help young people from age 16.

A young adult carer is a young person aged between 16-25 who cares for a family member, relative or a friend, who suffers with a physical disability, physical illness, learning disability, mental health, or substance and alcohol misuse. This also applies to terminal illnesses.

The project helps the young adult carers by:

- Supporting and guiding them throughout school / college / university
- Arranging one to ones so they can offload to a non-judgemental, approachable individual
- Planning for their future
- Help with CV writing and further education
- The chance to meet other young adult carers and to access opportunities and experiences that they would not have access to

For further information:

Phone: 0333 323 1990

Visit: www.carerstrust4all.org.uk

Email: youngadultcarers@caretrust4all.org.uk

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
Cheshire
CW7 1AH

Information Centre
1 The Arcade
Northwich
Cheshire
CW9 5AS

Frodsham Library and
Integrated Services
Princeway
Frodsham
Cheshire
WA6 6RX

Ellesmere Port library
Civic Way
Ellesmere Port
Cheshire
CH65 0BG

Council Offices
The Forum
Chester
Cheshire
CH1 2HS

Neston Library
Parkgate Road
Neston
Cheshire
CH64 6QE

Enquiries by phone

If you would like to contact us by phone 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: 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
Cheshire
CH34 9DB

If you wish to contact us by email please 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.

**Accessing Cheshire West and Chester Council
information and services.**

Council information is also available in audio, Braille, large print or other formats. If you would like information in another format or language, including British Sign Language, please email us at:

equalities@cheshirewestandchester.gov.uk

Tel: 0300 123 8 123 **Textphone:** 18001 01606 275757

Email: equalities@cheshirewestandchester.gov.uk

Web: www.cheshirewestandchester.gov.uk