

Financial Support

Useful contacts



This guide provides information on services that are able to support Flintshire residents with financial matters. If you are experiencing financial difficulties for whatever reason, or just need some advice, then you should be able to find what you are looking for. If not, then please contact FLVC's Social Prescribing Team on 01352 744002. They will be able to discuss your specific situation and try to find the right support for you.

Information in this guide has been grouped to make it easier to find what you are looking for. Follow the links to go directly to the information you need, or turn to the page numbers indicated.

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Tel:

Debt Advice

Flintshire Citizen's Advice provide information and advice on a vast range of topics including Debt. They also have a dedicated helpline if you are a tenant in the private rented sector in Wales and are worried about paying your rent or household bills.



0808 278 792	0808 278 7923 – free local number		
0800 7022 02	0800 7022 020 – National Advicelink		
0808 278 792	0808 278 7920 - Private Rented Sector Debt Helpline		
01352 70684	01352 706840 – Admin helpline		
18001 08082	18001 08082 505720 - Textphone		
Web:	https://flintshirecab.org.uk/		

Pennysmart aims to reduce financial exclusion and poverty. They can provide expert money, debt and benefit advice to Flintshire residents who have a child aged 7 or under.

Pennysmari Nolistic money advice Tel: Email:

advice@pennysmart.org.uk

01244 651210

St Mark's Debt Advice Centre in Saltney will give you all the time and space you feel you need and will be alongside you for however long you want. The centre is associated with Community Money Advice (CMA). All advice is unconditional, confidential and free.

\sim	Tel:	01244 675372
$\left(\right) / \left(\right)$	Email:	debtadvicecentre@stmarkssaltney.org.uk
St Mark's	Web:	https://www.stmarkssaltney.org.uk/debtadvicecentre

Stop Loan Sharks investigates and prosecutes illegal money lenders and provides support for borrowers in the UK. If you have borrowed from a loan shark or are worried about someone else, specially trained staff will provide you with emotional and practical support to help and keep you safe.

	Tel:	0300 555 2222
STOPLOANSHINKS	Email:	reportaloanshark@stoploansharks.gov.uk
	Web:	https://www.stoploansharks.co.uk/

The **Wales Illegal Money Lending Unit** (WIMLU) targets illegal money lenders, more commonly known as loan sharks. The team is made up of specialist investigators and victim support officers; our priority is the safety and welfare of victims. You, or someone you care about, might be a victim of illegal money lending. Or you might think there is a loan shark operating in your area. You can contact WIMLU on a 24 hour hotline. All calls are completely confidential. Callers don't have to give their name and can remain anonymous.



Tel: 0300 123 3311

Email: imlu@cardiff.gov.uk

Benefits Advice

Age Connects North East Wales offer benefits advice to older people (over 50). They can give information and advice about attendance allowance, disability living allowance, PIP, housing benefit, pension credit and Council tax discounts over the phone or through a home visit and, if necessary, fill in any forms for benefits.

age connects north east wales.	
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Tel:	08450 549 969
Email:	info@ageconnectsnewales.org.uk
Web:	https://ageconnectsnewales.org.uk/

Flintshire Citizen's Advice provide information and advice on a vast range of topics including benefits. They can carry out a benefit check to make sure you are claiming everything you are eligible for, and help you complete the relevant application forms.

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Tel:	0808 278 7923 – free local number
	0800 7022 020 – National Advicelink
	01352 706840 – Admin helpline
	18001 08082 505720 - Textphone
Web:	https://flintshirecab.org.uk/

TheFDF's Centre for Independent Living (CIL) provide a wide range of services for disabled people across North Wales. Their in-house staff and management team are experienced and knowledgeable specialists who recognise that the problems facing all disabled people, their families and carers are many, varied and often monumental. They can advise whether you're receiving the right benefits, at the right time, for your level of disability or what decisions you need to make about your financial future.



Tel:	01352 756618
Email:	admin@thefdf.org.uk
Web:	https://www.thefdf.org.uk/

Pennysmart aims to reduce financial exclusion and poverty. They can provide expert money, debt and benefit advice to Flintshire residents who have a child aged 7 or under.



Tel:	01244 651210
Email:	advice@pennysmart.org.uk
Web:	https://www.pennysmart.org.uk/

Turn2us is a national charity providing practical help to people who are struggling financially. This is an online service that is both free and confidential. You can use the Benefits Calculator to find out what benefits you are entitled to claim.



Web:

<u>https://www.turn2us.org.uk/</u> Benefit Calculator

Energy Advice

LEAP is a free service that is helping people keep warm and reduce their energy bills without costing them any money. You will receive a free energy assessment call after which you can be referred for a free follow-up home visit from a home energy advisor. The home energy advisors can install free simple energy saving measures into your home, identify and refer for any heating or insulation requirements and also refer you if they identify a fire safety or hazard in your home.



Tel:	0800 060 7567
Email:	support@applyforleap.org.uk
Web:	https://applyforleap.org.uk/

Nest offer a range of free, impartial advice and, if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating or insulation. If you're worried about your energy and/or water bills, or your home is hard to heat, give them a call and one of their advisors will be able to assess your eligibility.



Tel: Web:

https://nest.gov.wales/en/

0808 599 1381

Warm Wales are working with a number of partners to deliver the Healthy Homes Healthy People (HHHP) project in North Wales. They offer a range of advice, support and referral options tailored to the needs of the household from energy saving advice to fuel debt assistance, and home safety advice. HHHP is open to everyone, but some of the services they refer to have their own eligibility criteria.



Food Support

Buckley Community Fridge Collective is based in the Buckley Town Council offices on Mold Road in Buckley. Members of the public local to Buckley and surrounding villages may drop in between 10 am and 11.30 am on a Thursday and see whether there is any surplus food or sanitary/ cleaning products available for them to take away for free.



The **Flintshire Foodbank** is able to provide three days' nutritionally balanced emergency food and support to local people who are referred to them in crisis. They are part of a nationwide network of foodbanks, supported by The Trussell Trust, working to combat poverty and hunger across the UK.



Parkfields Community Centre in Mold have set up a Community Fridge as a simple solution to wasting less through the sharing of good quality food. The fridge is stocked with a mixture of surplus and donated fresh and non-perishable food. The stock varies weekly. Take what you need and donate what you can. The Community Fridge is open for Mold residents Monday and Thursday between 10am and 12pm. If you live in Mold, drop in for free food.

MALA PARAL	Tel:	01352 756337
VELCOME TO PARKFIELDS	Email:	Parkfieldsccmold@outlook.com

Grants

Displaced People in Action (DPIA) are able to provide small grants to refugees and asylum seekers to fund education and wellbeing-related costs. This fund is especially useful for asylum seekers who otherwise have no recourse to public funding and are facing hardship and even destitution. Examples of what the fund has paid for include school uniform, glasses, college registration fees, university application fees and travel to lessons.

dpia	Tel:	02920 789 733
	Email:	info@dpia.org.uk
	Web:	https://www.dpia.org.uk/

Friends of the Elderly provides grants to older people living on low incomes. If you are of state retirement age and are living on a low income, you could be eligible for a grant. There are currently three types of grant available; Home essentials – to cover the cost of replacing everyday items, small home repairs and mobility adaptations. Digital connection – can be used towards the cost of equipment, such as tablets and smartphones, as well as broadband costs. Financial support – to help with unexpected bills and large costs, such as utility bills, funeral costs or moving fees.

Friends of the Elderly	Tel:	0330 332 1110
	Email:	hello@fote.org.uk
	Web:	https://www.fote.org.uk/our-charity-work/grants/

Independence at Home is a charity that provides grants to people of all ages who have a physical or learning disability or long term illness and who are in financial need. This financial help enables them to obtain mobility and disability equipment, home adaptations and other essential items to make an immediate, practical and positive effect on daily life at home.

Independence® at Home Towards Independent Living	Tel:	020 8427 7929
	Email:	iah@independenceathome.org.uk
	Web:	http://www.independenceathome.org.uk/

SSAFA have plenty of experience in finding solutions for veterans seeking financial support to help maintain their mobility and independence at home. Whether your mobility problems are caused by getting older or an existing medical condition, they are trained to help you get the equipment that you need, including mobility scooters, stairlifts and recliner chairs.



Turn2us is a national charity providing practical help to people who are struggling financially. There are many grants that provide financial support to people who need it. Turn2us has an online search tool that can be filtered using various categories to give personalised results.



Web: <u>https://www.turn2us.org.uk/</u> https://grants-search.turn2us.org.uk/

Misc support for people on low incomes

The **All Flintshire Credit Union** is a financial co-operative which provides savings, loans and a Christmas Club to its members. It is owned and controlled by the members so any profit it makes is paid to its members in the form of a dividend on their savings. They offer affordable loans that are designed to help those that sometimes struggle to access a loan from a bank or other high street lender.



Tel: 01352 715555

Web:

https://allflintshirecreditunion.co.uk/

BT Basic is a low-cost, easy to understand package that is available for people on an eligible benefit. BT Basic costs just ± 5.10 (including VAT) per month for line rental. For that, you'll get a call allowance of up to ± 1.50 (including VAT) every month. You will pay for any additional calls but there is a price cap of ± 10 .



The **Discretionary Assistance Fund (DAF)** provides 2 types of grant that you do not need to pay back. The Emergency Assistance Payment (EAP) can help pay for essential costs, such as food, gas, electricity, clothing or emergency travel. The Individual Assistance Payment (IAP) can help you or someone you care for live independently in their home or a property that you or they are moving into. You must be experiencing extreme financial hardship in order to make a claim. You can get support to apply for a DAF from the agencies listed in this directory that offer benefit advice, or you can complete the application yourself on the Welsh Government website.

Web: https://gov.wales/discretionary-assistance-fund-daf



Llywodraeth Cymru Welsh Government Each **Jobcentre Plus** has a Flexible Support Fund to help support jobseekers looking for work. The fund can be used for things such as cost of transport, childcare, work clothes, tools and more (during the job search or to enable you to accept an offer of employment) if an adviser believes it'll make the transition into work easier. Ask your local office if it provides any help.

jobcentreplus

Tel:

You can find the contact details for your local Jobcentre Plus here

Kidsbank help relieve poverty by providing good quality new and pre-owned baby items to families in need. Families in need are referred by midwives, health visitors, social workers and other front line professionals in the community.



Web: <u>https://kidsbankchester.com/</u>

Phone Credit for Refugees and Displaced People supports asylum seekers and refugees separated from their families by war and conflict. We provide mobile phone top-ups so that they can get in touch with their families, communicate with support agencies and stay safe.



Email: <u>INFO@PC4R.ORG</u>

Web: <u>https://www.pc4r.org/</u>

Prom Ally offers the free loan of prom dresses and suits to school children, sixth form students and college students who otherwise couldn't afford one. All outfits are used and either purchased from charity shops or donated directly (many only worn once!). They are checked and freshly laundered before each loan. The loan of an outfit is free of charge however £10.00 is requested to cover the cost of delivery and return postage and packaging. You need to be referred by your school, local authority or another charity to use our free service.



Email: <u>info@promally.co.uk</u>

Web: <u>https://www.promally.co.uk/</u>

Refurbs offer affordable, quality household appliances and furniture. Helping households with low incomes furnish their homes for less and stopping good quality items ending up in landfill.

refurbs	

Tel:01352 734111Email:admin@refurbs.org.ukWeb:https://refurbs.org.uk/



Flintshire County Council

The local authority has several schemes that provide financial support to the residents of Flintshire.

Shotton Covid Support Hub

Web: Shotton Covid Support Hub

Flintshire County Council, along with partners, has opened a Covid Support Hub at Rivertown United Reformed Church in Shotton. The hub is open to all residents of Flintshire, and will be open every Monday, Wednesday and Friday 9am-12.30pm. You can call in to pick up your free lateral flow test and there will be a number of agencies and organisations on hand to offer advice and support on a number of issues including finances and energy costs.

Welfare Reform Team

 Tel:
 01352 704848

 Email:
 wrrt@flintshire.gov.uk

Web: <u>Welfare Reform Team</u>

Welfare Support aims to help customers who need advice about managing money and paying bills on time. If you are finding it difficult to manage your rent payments or are struggling to budget for bills and would like to know more about your options they may be able to help.

Tenancy Hardship Grant

Tel: 01352 703777

Email: tenanthardshipgrant@flintshire.gov.uk

Web: <u>Tenancy Hardship Grant</u>

The Tenancy Hardship Grant is a Welsh Government backed grant to support tenants who have gone into rent arrears as a result of a loss of income due to COVID-19.

The grant is aimed at tenants in the private sector, who are in rent arrears during the eligible period because of COVID-19.

Self Isolation Support Payment

 Tel:
 01352 704848, option 3

 Email:
 wrrt@flintshire.gov.uk

Web: <u>Self-Isolation Payment</u>

If you have been contacted by NHS Wales Test, Trace, Protect service (TTP) and been told to self-isolate, you may be entitled to Financial Support. If you meet ALL of the eligibility criteria, you are entitled to an Isolation Payment of \pounds 750.

Discretionary Housing Payments

Tel: 01352 704848, option 3

Email: wrrt@flintshire.gov.uk

Web: An application form can be downloaded from here

Discretionary Housing Payments (DHPs) are payments that may be made by the Council to people that are receiving Housing Benefit or Universal Credit (Housing Element), but who may still need further financial help with their housing costs.

Free school Meals and uniform grants

Tel: 01352 704848

Email: <u>FreeSchoolMeals@flintshire.gov.uk</u>

Web: <u>Free School Meals and Uniform Grants</u>

You can complete an online form here for free school meals

You can complete on online form here for school uniform grants

Free school meals will be provided for pupils whose parents meet certain eligibility criteria. If you are eligible to receive free school meals it is very important to your child's school that you apply. The school can access funding for children who qualify for free school meals that will allow them to provide targeted support programs, buy equipment and resources etc.

School Uniform Grants are available for children whose parents meet certain eligibility criteria. They are available at the start of specific school years.

The information contained in this guide was correct at 10/11/2021.