

Financial Support Useful contacts



This guide provides information on services that can 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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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.



Tel: 0808 278 7923 – free local number

0800 7022 020 - National Advicelink

0808 278 7920 - Private Rented Sector Debt Helpline

01352 706840 - Admin helpline

18001 08082 505720 - Textphone

Web: https://flintshirecab.org.uk/

You can now access free, independent, confidential, and impartial advice via WhatsApp. Our advisors are available Monday – Friday 9 am to 4 pm excluding bank holidays.

07862138273 (This number is for WhatsApp only and cannot be phoned)

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.



Tel: 01244 675372

Email: <u>debtadvicecentre@stmarkssaltney.org.uk</u>

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

STOPLOANSHARKS

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.

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.



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/

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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: 0808 808 2244

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

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.



Tel: 01352 711751

Email: information@warmwales.org.uk

Web: https://www.warmwales.org.uk/healthy-homes-healthy-people/

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.



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.



Tel: 0330 332 1110

Email: hello@fote.org.uk

Web: https://www.fote.org.uk/our-charity-work/grants/

The Holywell Relief Fund is an ancient charity for the relief of those in need in the Holywell, Bagillt and Brynford Area and has been known by several names in its history. Beginning in January 2021, grants of up to £250 will be made to individuals at the discretion of those responsible for the fund. To discuss an application please contact Fr Dominic.



Tel: 01352 712872

Email: dominiccawdell@churchinwales.org.uk

Web: Holywell Relief Fund

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.



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.



Tel: 0800 260 6767

Web: https://www.ssafa.org.uk/

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: https://www.turn2us.org.uk/

https://grants-search.turn2us.org.uk/

Misc support for people on low incomes

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.

BT

Tel: 0800 587 0083

Web: <u>BT Basic</u>

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



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. You can find details of locations and how to contact your nearest Jobcentre Plus on the Government website.



Web: https://find-your-nearest-jobcentre.dwp.gov.uk/search.php

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: https://kidsbankchester.com/

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: https://www.pc4r.org/

DATA BANK

Good Things Foundation - Improving lives through digital

Free data SIMs to residents in low-income households

Flintshire County Council has joined forces with Good Things Foundation to ensure residents on low incomes are digitally enabled by providing them with free SIM cards and data vouchers through National Databank.

Free SIM cards and data vouchers are available from our five Connects Centres* to eligible residents, taking a trust-based approach. The free data has been provided by Virgin Media O2, Vodafone and Three.

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: info@promally.co.uk

Web: https://www.promally.co.uk/

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.



Tel: 01352 734111

Email: admin@refurbs.orq.uk

Web: https://www.groundworknorthwales.org.uk/refurbs/



Flintshire County Council

The local authority has several schemes that provide financial support to the residents of Flintshire. Information on these and other sources of support are available on the Cost of Living Hub on FCC's website.

Cost of Living Hub

Web: https://www.flintshire.gov.uk/en/Resident/Cost-of-Living-Hub/Home.aspx

Warm Welcome/Croeso Cynnes

Whether you are looking for things to do for you and the family or if you would just like a warm welcoming space to have a chat and refreshments, there are locations across Flintshire who want to offer you a warm welcome during the winter months.

Flintshire County Council has developed an interactive map that shows the locations of the warm spaces that have registered with them.



Web: https://www.flintshire.gov.uk/en/Resident/Cost-of-Living-Hub/Warm-Welcome.aspx