

# Swansea Spaces and Cost of Living Help

Financial Inclusion Steering Group

8<sup>th</sup> February 2023



Cyngor **Abertawe**  
**Swansea** Council

# Swansea Spaces

- Funding from Welsh Government:
  - Grants awarded to 70 organisations to support Warm Hubs
- Online directory of Swansea Spaces:
  - **Places in Swansea that are offering a warm welcome to residents this winter.**
  - **Map and list of locations, with details of what is on offer. Do not need to give a reason for visit, just enjoy what's on offer in a safe, warm and welcoming space.**
  - **[www.swansea.gov.uk/swanseaspaces](http://www.swansea.gov.uk/swanseaspaces)**

The Environment Centre

name

The Environment Centre

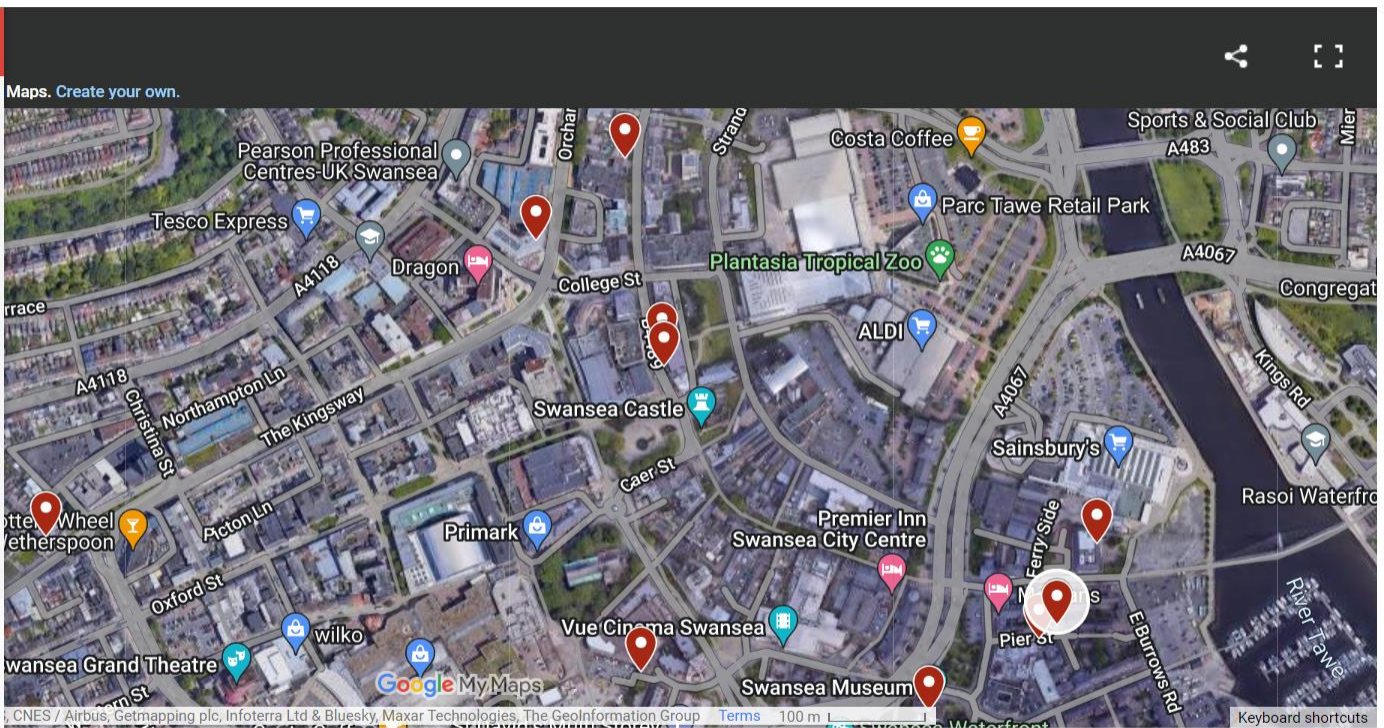
description

See the full details of what this venue offers on [www.swansea.gov.uk/swanseaspaces](http://www.swansea.gov.uk/swanseaspaces)

Area: Central

Gweler manylion llawn ynghylch yr hyn y mae'r lle hwn yn ei gynnig yn [www.abertawe.gov.uk/LleoeddLlesolAbertawe](http://www.abertawe.gov.uk/LleoeddLlesolAbertawe)

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## List of Swansea Spaces and what they offer

# Where to find information about help with the cost of living

- [www.swansea.gov.uk/costoflivinghelp](http://www.swansea.gov.uk/costoflivinghelp)
- [hopeinswansea.org.uk/](http://hopeinswansea.org.uk/)
- [www.citizensadvice.org.uk/wales/debt-and-money/get-help-with-the-cost-of-living/](http://www.citizensadvice.org.uk/wales/debt-and-money/get-help-with-the-cost-of-living/)
- [gov.wales/claim-whats-yours](http://gov.wales/claim-whats-yours)
  - Advicelink Cymru: 0800 702 2020

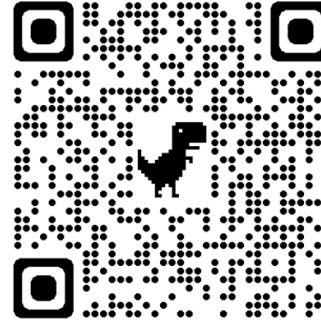
# Swansea Spaces

## Places in Swansea that are offering a warm welcome to residents this winter

We've listed locations in Swansea and what you can expect whenever you visit. You will not need to give a reason for your visit, just enjoy what's on offer in a safe, warm and welcoming space.

Go to [www.swansea.gov.uk/swanseaspaces](http://www.swansea.gov.uk/swanseaspaces) or scan the QR code and you will find a map of spaces across Swansea and a list of what each space is offering.

If you are an organisation or business that wants to help the people of Swansea by offering a warm, safe space where people will be treated with dignity and respect, please let us know and we'll add you to our directory. [www.swansea.gov.uk/swanseaspacesdirectory](http://www.swansea.gov.uk/swanseaspacesdirectory)



## Cost of living help



We have put together information on a range of available help. This includes cost of living payments from both the UK and Welsh Governments, advice on energy costs, where to get help with any debt or money worries, help with food and essential items, school costs, housing and more.

[www.swansea.gov.uk/costoflivinghelp](http://www.swansea.gov.uk/costoflivinghelp) or scan the QR code.



# Welsh Gov Winter Fuel Support Scheme

- £200 one-off cash payment per household if directly responsible for paying fuel bills and in receipt of:  
Job Seeker's Allowance / Employment and Support Allowance – either income based/related or contributory/new-style  
Income Support  
Working Tax Credits  
Council Tax Reduction Scheme  
Carer's Allowance (including underlying entitlement)  
Personal Independence Payment\*    Disability Living Allowance\*  
Attendance Allowance\*    Armed Forces Independence Payment\*  
Constant Attendance Allowance\*    War Pension Mobility Supplement\*

\*(or someone in household is in receipt of)

- Scheme open until **28/02/23**
- Not automatic – need to apply – help is available if unable to complete form
- [www.swansea.gov.uk/fuelsupport](http://www.swansea.gov.uk/fuelsupport)

# Welsh Gov help with the cost of living

- **Cost of living payment - discretionary scheme**
  - Administered by council benefits team:
  - £150 if household not eligible under main scheme and:
    - 100% Council tax exemption: severe mentally impaired; 'granny flats'; care leavers under 18; liable person in care home; absent due to providing personal care; student studying elsewhere
    - All residents under 18 Disability band reduction
    - needed to register by **31/01/23** – **if missed deadline being processed through CT account or contact customer services team**
  - £150 payment in addition to main scheme if:
    - Swansea Council Tenant and not in receipt of Housing Benefit or Universal Credit housing costs
  - £28 payment in addition to main scheme but not one of above and in Council Tax band A or B
  - [www.swansea.gov.uk/costoflivingdiscretionary](http://www.swansea.gov.uk/costoflivingdiscretionary)

# Welsh Gov help with the cost of living

- **Fuel Bank Foundation**

- funding to the Fuel Bank Foundation
- voucher scheme for emergency top up of prepayment meters
- will also provide direct support to eligible households living off the gas grid, which are reliant on heating oil and liquid gas
- [www.fuelbankfoundation.org/our-partners/](http://www.fuelbankfoundation.org/our-partners/) - Citizens Advice / Christians Against Poverty

- **Discretionary Assistance Fund - Emergency winter fuel support for off grid fuel costs**

- available until the end of **March 2023**
- Emergency Assistance Payments (EAPs) to help off-gas households suffering financial hardship top-up oil and LPG
- Apply through partnership agency only
  - Oil - payment for up to £250 - one over 12 months
  - LP Gas - payment for up to £70 - up to 3 over 12 months
- [www.swansea.gov.uk/offgridfuelsupport](http://www.swansea.gov.uk/offgridfuelsupport)



# Energy Price Guarantee

- A cap on dual fuel energy bills of £2,500 per year – based on typical usage
  - Energy bills have nearly doubled – the Ofgem Price Cap last winter was £1,277
- From 1<sup>st</sup> April 2023 the cap on a typical bill rises to £3,000/year
  - Further 20% increase
  - No £400 universal support = 43% increase
  - expected to stay at this level until 31 March 2024

# UK Gov Cost of Living Support

- **Energy Bills Support Scheme**
  - £400 grant for all households with a domestic electricity meter
  - Payment credited to account/meter/pre-payment voucher over 6 months from October 22 – check your post/emails!
- **Energy Bills Support Scheme Alternative Funding (EBSS Alternative Funding)**
  - People without a direct relationship to a domestic energy supplier, (eg some care home residents / living in park homes / off grid) will receive a £400 discount on their fuel bills
  - Need to apply (no further details yet)
- **Alternative Fuel Payment (AFP)**
  - £200 to help those households who use alternative fuels such as biomass or heating oil
  - If on mains domestic electricity – through supplier in February
  - If not need to apply directly
- **[www.swansea.gov.uk/alternativeenergysupport](http://www.swansea.gov.uk/alternativeenergysupport)**

# UK Gov Cost of Living Payments

- From Spring 2023:
  - £900 Cost of Living Payment for means-tested benefit / tax credit claimants
    - £301 – Spring 2023
    - £300 – Autumn 2023
    - £299 – Spring 2024
  - £150 Disability Payment - Summer 2023
  - £300 Pensioner Payment - Winter 2023/4  
(on top of Winter Fuel Payment)

(should be paid automatically and qualifying period details not yet announced)

# Money

- **Emergency Assistance Payment – Discretionary Assistance Fund**
  - Short-term emergency help if in extreme financial hardship
  - Until end of March 23 can have max 5 payments if affected by covid / removal of £20 UC uplift (on UC & in financial hardship)
  - [gov.wales/discretionary-assistance-fund-daf](https://gov.wales/discretionary-assistance-fund-daf)
- **Advice on debt and income maximisation:**
  - [www.moneyhelper.org.uk/en](https://www.moneyhelper.org.uk/en)
  - [www.citizensadvice.org.uk/about-us/our-work/advice-partnerships/advicelink-cymru/](https://www.citizensadvice.org.uk/about-us/our-work/advice-partnerships/advicelink-cymru/)
  - [www.swansea.gov.uk/benefitscalculator](https://www.swansea.gov.uk/benefitscalculator)
  - [www.swansea.gov.uk/sourcesofadviceandsupport?p=1](https://www.swansea.gov.uk/sourcesofadviceandsupport?p=1)

# Child Trust Funds

- CTF's were provided to all children born in the UK whose parents were awarded Child Benefit between 01/09/2002 and 02/01/2011.
- HMRC put money in and parents could add to the fund
- When child turns 18 they can access their fund
  - the first funds matured in September 2020
- More info and how to access fund:
  - [www.moneyhelper.org.uk/en/savings/types-of-savings/child-trust-funds](http://www.moneyhelper.org.uk/en/savings/types-of-savings/child-trust-funds)
  - [www.gov.uk/child-trust-funds](http://www.gov.uk/child-trust-funds)

# Food

- **Healthy Start Card**
  - replaced healthy start vouchers for people at least 10 weeks pregnant or have at least one child under 4
  - prepaid card - topped up every 4 weeks to buy milk, formula, fruit and vegetables at *shops displaying a Mastercard® symbol*
    - Pregnant or child 1-4 = £4.25pw
    - Child under 1 = £8.50pw
    - No two-child limit
  - To qualify for the Healthy Start scheme you must be and be in receipt of:

Child Tax Credit (income under £16,190pa)	Income Support
Income-based Jobseeker's Allowance	Pension Credit (the child addition)
Universal Credit (net earnings under £408pm)	

or

under 18 and pregnant                      receiving the 4 week Working Tax Credit run-on

over 10 weeks pregnant and receiving income-related Employment and Support Allowance

have no recourse to public funds, your child under 4 is a British citizen and your family earns less than £408 per month after tax.
  - [www.healthystart.nhs.uk/](http://www.healthystart.nhs.uk/)



# Food

- [www.swansea.gov.uk/freeschoolmeals](http://www.swansea.gov.uk/freeschoolmeals)
  - All reception class pupils now entitled to free school meals in most schools, will be extended up to year 2 by summer term 2023 and all primary school children by 2024
- **Emergency Food**
  - To find help that is open when you need it get the Hope in Swansea app [www.hopeinswansea.org.uk/](http://www.hopeinswansea.org.uk/)
  - [www.swansea.gov.uk/foodbanks](http://www.swansea.gov.uk/foodbanks)
- **Food Share**
  - this is a great way of accessing food without stigma and reducing food waste
    - Ty Fforest Hub organise regular food shares around Swansea  
[www.facebook.com/Tyfforestresourcehub/](http://www.facebook.com/Tyfforestresourcehub/)
- **Swansea Spaces**
  - Some of the spaces are offering free food

# Household bills

- **Welsh Water**

- [www.dwrcymru.com/en/support-with-bills](http://www.dwrcymru.com/en/support-with-bills) or ring to request help on 0800 052 0145.
- The [Helpu tariff](#) caps domestic water bills to £266.47pa (water and sewage) for people on means-tested benefits and a low household income
- The [Watersure tariff](#) puts a cap on domestic water bills if you have or have requested a water meter and is set at £374.01 for April 22 to March 23 for people on means-tested or disability benefits with 3+ children or health problems resulting in higher water use
- The [Customer Assistance Fund](#) to clear arrears of your water bill if you are in severe financial hardship as long as you keep to a payment plan.

# Household bills

- **Warm Wales** a community interest company to alleviate fuel poverty
  - **Healthy Homes, Healthy People**
    - advice ranging from energy-saving advice to fuel debt assistance, home safety advice to advice on your benefit entitlement.
  - **Gas Connection Grants**
    - If changing to gas central heating will improve the energy rating or your home and reduce your bills
    - Home owner/private renter and entitled to means-tested benefits or are a social tenant and spend a high proportion of your disposable household income on fuel.
    - [www.warmwales.org.uk/gas-connection-grants/](http://www.warmwales.org.uk/gas-connection-grants/)
- **Nest**
  - advice and funding for energy efficiency improvements
    - 0800 808 2244
    - [nest.gov.wales/how-to-apply/call-back-form/](http://nest.gov.wales/how-to-apply/call-back-form/)

# Household bills

- **National Energy Action**

- Warm and Safe Homes advice service, providing advice on energy bills, keeping warm and also offer income maximisation advice.
- **0800 304 7159** weekdays between 10am and 12 noon  
[www.nea.org.uk/get-help/](http://www.nea.org.uk/get-help/)

- **Switched On**

- free advice if you are struggling to pay fuel bills, information on how to better insulate your home, switching energy providers and how to access further support.
- ['Switched On' Energy Awareness Hub — Environment Centre](#)

Phoenix Centre  
Gorseinon Library  
Penlan Foodbank

Clydach Library  
Morrison Library



# Household bills

- **Switching energy supplier**

- Citizens Advice has advice for when [Your energy supplier has gone bust](#) and how to [Switch energy supplier](#).
- Consumer helpline on 0808 223 1133 [Chat with us online about an energy problem - Home \(citizensadvice.org.uk\)](#)

- **Grants from Energy Suppliers**

- Links to energy suppliers that offer grants are here <https://www.swansea.gov.uk/energycosts>
- Please be aware many of the schemes are currently closed for new applications

# Household bills

- **Social Broadband tariffs**

- [www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs](http://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs)

- **Good Things Foundation**

- The National Device Bank means that donated refurbished devices can be given for free to people who cannot afford or access devices to get online, like a 'food bank but for internet connectivity data'.
- The National Databank provides free sims and mobile data if you cannot afford data to get online. Need to access through [A social movement with a shared vision | Online Centres Network](#)

- **Community Calling**

- [www.scvs.org.uk/news/communitycalling-mar21](http://www.scvs.org.uk/news/communitycalling-mar21)

- Swansea MAD and Swansea Libraires can also provide help to access devices and data



# Housing Costs

- **Housing Benefit** and **Universal Credit housing costs** do not always cover the rent – first check if receiving full benefit entitlement
- **Discretionary Housing Payments**
  - If in receipt of Housing Benefit or UC claim includes housing costs and the amount does not cover your full rent
  - This could be because the rate of the local housing allowance for private sector tenancies is less than actual rent, the bedroom tax or the benefit cap or in hardship and are at risk of losing your home.
  - can also apply for help with moving costs to more affordable or suitable housing.
  - For more details and to apply go to: [www.swansea.gov.uk/dhp](http://www.swansea.gov.uk/dhp)
- **Housing Advice and Support**
  - [www.swansea.gov.uk/housingoptions](http://www.swansea.gov.uk/housingoptions)
  - [www.swansea.gov.uk/contacthousing](http://www.swansea.gov.uk/contacthousing)
  - [www.swansea.gov.uk/tsu](http://www.swansea.gov.uk/tsu)