

issue 02

COST OF LIVING SUPPORT

staff newsletter



Welcome

to the second edition of
Cost of Living Support.

News

Coming Soon - RCT Staff Facebook Group

Join the **NEW** RCT Staff Facebook group to get all the latest staff communications. This is a closed group to only RCT staff and is a great way to keep you up to date with staff news and we will be asking for your views and input through staff surveys etc.

Here's how to join:

1. **Search RCT Staff Facebook.**
2. **You will be asked to complete your name, staff number and line manager name.**
3. **You will be given access to the closed group once we have confirmed your information.**

We ask that you treat this group with respect as it is subject to our policies and procedures.

What's available in your community.

The Council is providing a range of support for all residents of RCT.

The latest support are the **Winter Welcome Centres** where people can find a safe, accessible and warm environment to access advice, support, activities and refreshments.

Further resident support - **RCT TOGETHER** - supporting communities to thrive can be found on the Council's website.

<https://www.rctcbc.gov.uk/EN/GetInvolved/RCTTogether/CommunityResilienceHubsandNeighbourhoodNetworks/ResidentSupport.aspx>

Watch out for our next issue of
Cost of Living Support ...where
we can provide more information.

*Mae'r ddogfen hon ar gael yn Gymraeg
This document is also available in Welsh*



Christmas Guide

Avoiding a Christmas financial hangover

Chances are your best Christmas memories are about the people you spent the time with and not about the perfect gift, decorations, or the finest turkey.

With Christmas fast approaching, rising costs, thinking of what presents to buy and what to eat can all be challenging but there are lots of things you can do to help you avoid a festive financial hangover.

www.moneysavingexpert.com/shopping/christmas-savings/

Here are some Christmas saving tips:



Set a spending plan

What can you afford to spend? Then decide what you are going to spend on each present and allocate money for food, travel, decorations and socialising if you are going out.



Be realistic

If you overspend on one thing cut back on another.



If you are relying on credit, think about

- Work salary sacrifice schemes-technology scheme, salary finance etc.
- Credit cards that offer a 0% interest for short term borrowing - remember to make sure you pay the debt off before the 0% period ends.



Make it yourself?

The best way to show real thought and care, get baking, create your own hampers or try greener gifting - check this guide on green squirrel.



Discounts and vouchers

Check out discounts on RCT Staff website-plenty of offers for you and stores offer vouchers and discounts for all kinds of products. Make sure you read the small print. Keep an eye out online for those bargains.



Pledge to do something nice like clean a friends car, rather than buy a gift?



Hold your nerve and shop last minute

Can be a risk leaving it to last minute, but you can grab some great bargains. Have a backup plan but most shops start slashing prices before Christmas day.

Saving £££ Saving Energy



The Council's Heat & Save Team can help residents to keep their homes warm by providing advice, assistance or referral to other agencies for further assistance on things such as;

- Grant or Loan Assistance- financial aid may be available to improve the energy efficiency of homes reducing the amount of energy needed to keep your home warm.
- RCT Switch- an impartial free tariff switching advice.
- General energy efficiency advice to save energy at home.
- Utility debts (gas, electric and water).
- Maximising income and money management.



Check out the Heat & Save Video

<https://www.youtube.com/watch?v=9S6SWQ7Im10>

www.rctcbc.gov.uk/heatandsave

The team can also provide referrals to the following:

- Energy suppliers for further financial support.
- Citizens Advice (debt, welfare benefits and consumer advice services).
- Care & Repair Agency.
- Welsh Government's NEST scheme.
- Foodbanks / Food Parcels.
- Access to priority service registers.

Keeping Warm when the temperatures drop

UK Health Officials are advising the following when the temperature drops, triggering severe cold weather warnings as it may affect people's health especially those with underlying health conditions and the elderly.

They advise that:

- People heat living rooms used the most during the day and bedrooms before going to sleep
- Wear several layers of thinner clothes will keep you warmer than one thick layer
- Council's and charities have set up Winter Welcome centres or warm banks to help tackle rising energy costs
- Check on vulnerable family, friends and neighbours
- Drink hot drinks and have a hot meal to keep warm

More information is available on www.bbc.co.uk.





Support Available to RCT residents.



1. Discretionary Assistance Fund (DAF)

Can apply for a £50 payment 3 times a year. Vouchers can provide assistance for clothing, white goods. Applications can be made.

<https://gov.wales/discretionary-assistance-fund-daf/how-apply>



2. Fuel Vouchers

If you are in danger of self-disconnection because you are unable to pay your energy bills check with your local Citizen's Advice or Foodbank as they may offer fuel vouchers.



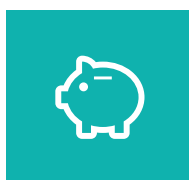
3. Wales Fuel Support Scheme

£200 one off payment available from LA to provide support towards energy costs. Eligible households on means tested benefits deadline 28th Feb 2023.



4. Energy Price Guarantee

Price guarantee cap of average annual bill expected to rise from £2,500 to £3,000



5. Money saving boiler challenge -

Launched by Nesta (UK's Innovation Agency) to help households save money by lowering the flow temperature on combi boilers.

<https://www.nesta.org.uk/project-updates/money-saving-boiler-challenge-campaign/>



6. Council Tax Energy Rebate

£150 for those in bands A-D and in the existing council tax reduction scheme in Wales and Scotland. Other help for those in E or below bands.



7. Energy Support Scheme

Energy supplier to automatically apply a £400 government grant credit to all customer's energy bills over a 6 month period.



8. The Household Support Fund (needs to be claimed)

£1.5m made available to support most vulnerable to include pensioners and households with children. £200 cash payment to provide support to households to pay their winter fuel bills. Applications to be made to LAs by 28.2.23 and payments will be made through Oct 22 to end of March 23.



9. Cost of Living Payment

Households on means tested benefits (UC, Pension Credit and Tax Credits) will receive a payment of up to £650 this year paid automatically in 2 instalments. First payment made in summer £326 and £324 to be paid in Nov 22.



10. Winter Fuel Payment

An annual payment of between £250-£600 to help with cost of heating for those born before 26th September 1956. Not means tested.



11. Warm Home Discount

£150 credited to qualifying households late 2022. Payments should be done automatically if you qualify but if you want to check your eligibility or have not received a letter by mid January 2023 then you should contact the helpline before 28th February 2023.

<https://www.gov.uk/check-if-youre-eligible-for-warm-home-discount>



12. Cold Weather Payment

You may get a cold weather payment if you are receiving certain benefits if the average temperature in your area is recorded as or forecast to be, zero degrees Celsius or below over 7 consecutive days. You could receive £25 for each 7 day period of very cold weather between 1st November and 31st March.



lets talk about money

Support available for Staff

Care first is our NEW employee assistance programme where you can access a number of different supports. Visit and log in to:

www.carefirst-lifestyle.co.uk

Username: **rctc001**

Password: **employee**

Money Helper

Money Helper is a government backed free service that cuts through the jargon to help everyone clear their debts, reduce spending, and make the most of their income. They have straightforward money and pension guidance as well as templates, budget planners and guides to support you and your family.



Watch **Money and Mental Health** for guidance on first steps to get back on track.

<https://www.youtube.com/watch?v=K0XbvnPtIWE>

For money help all in one place that's free to use, visit:

<https://www.moneyhelper.org.uk/en>

School Support

Some schools in RCT offer Hamper schemes and 9 of our schools also offer a 'pay as you feel shop' as part of the Big Bocs Bwyd scheme. More information about Big Bocs Bwyd can be found here www.bigbocsbwyd.co.uk.

Please speak to your child(ren)'s schools to enquire if they are part of any of the above.

Advice and information specialists

Speak to expert advisors, trained by Citizen's advice on a range of topics such as financial, cost of living or debt issues, consumer rights e.g., bought a holiday and its been cancelled, renting problems etc.

Available Monday-Friday 8am to 10pm and weekends 9am-5pm. Call: **0800 174 319**

Care first website

Access a range of information on managing your finances - try out the budget calculator, health issues, nutrition, fitness, giving up smoking etc.

Webinars book your place on webinars for saving household bills and many more. Missed the webinar? Some are recorded and can be replayed.

RCT Staff Benefits

Check out the savings staff can get on **RCT Staff Benefits website**, there are lots of savings on shopping, eating out etc.

planning for your future

The Help to Save scheme

The Help to Save scheme is a type of **savings** account. It allows **certain people** (<https://www.gov.uk/get-help-savings-low-income/eligibility>) who meet the eligibility criteria, entitled to working tax credits or receiving universal credit to get a bonus of 50p for every £1 they save over 4 years.

Try one of our workshops

Book onto the FREE affinity connect are running pre-retirement and focus on your finances workshops. Book via **RCT Source** or call **01443 570040** or **07385 086806**.

The **Age at work** programme are supporting the over 50's put plans in place for a positive future, by providing **FREE** webinars on key areas such as job/career, health and wellbeing, Finance and work-life balance supporting people to make informed and confident choices about their futures. For more **information visit** (<https://www.ageuk.org.uk/cymru/our-work/age-at-work/>).

Wellbeing-looking after your mental health at Christmas

According to the mental health foundation Christmas is a joyful time of year for lots of us, getting together with friends and relatives. But it can be a hard time of year for others, with an increase in feelings of loneliness and isolation or feeling we have to join in celebrations when we don't really feel like it.

During this time its important to look after our mental health and wellbeing. Here are some tips, check out more detail on **mental health foundation** (<https://www.mentalhealth.org.uk/explore-mental-health/blogs/tips-looking-after-your-mental-health-christmas>):

1. Talk about your feelings as it can improve your mood.
2. Do something you are good at-enjoying yourself helps beat stress.
3. Ask for help - donning a xmas jumper can make us feel special but none of us are superhuman. At times, we all get overwhelmed by how we feel, especially when things go wrong - so speak to someone - Care First is available on **0800 174 319**, they are open 24 hours a day, 7 days a week, 365 days a year.
4. Keep in touch give your friends or family a call.
5. Accept who you are.
6. Drink sensibly.
7. Eat well-overindulging can impact how we feel
8. Keep active - wrap up warm and go for a walk it makes us feel good. Try a walking group for company.
9. Take a break - it's a perfect time to take some time out.
10. Care for others.

Did you know?

If you claim certain benefits you are eligible for a number of schemes.

Check www.entitledto.co.uk to see if you can claim some benefits.

Don't forget from issue 1

If you didn't see our first edition you can find a **copy here**.

Check out our G.U.I.D.E on managing your bills this gives you some tips on saving on groceries, utilities, insurances, debt and energy.

Worrying about money?

Support is available in Rhondda Cynon Taf



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Experiencing bereavement
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, rent or mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt I can't afford to repay

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: What are some options?

1 Welsh Government and Council Support Schemes

The Welsh Government's **Discretionary Assistance Fund** can offer an **Emergency Assistance Payment (EAP)** to help with essential items, such as food, gas, electricity or clothing if you are experiencing significant financial hardship, or in a crisis situation and in need of immediate financial support. People on low incomes may also be eligible for **Housing Benefit, Council Tax Reduction** or a **Discretionary Housing Payment** from the council. This will depend on your current circumstances and whether you pay rent and/or Council Tax - for more details see 'Further Council Support' in Step 3.

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned by the DWP, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help? For free and confidential support.

Discretionary Assistance Fund

Find out if you are eligible and apply for the Discretionary Assistance Fund

0800 859 5924 (freephone)
www.gov.wales/discretionary-assistance-fund-daf

PDG Access Grant

Help with costs of school uniform, sports kit, ICT equipment & learning resources (from Reception to Year 11)

PDGAccess@rctcbc.gov.uk
www.gov.wales/pupil-development-grant-access

EYST MULTILINGUAL HELPLINE WALES

Information about welfare entitlements, housing and employment advice in a range of languages

0808 801 0720 | 07537 432 416 (text)
www.multilingualhelpline.wales

Help with options: 1 2 4 5

CITIZENS ADVICE

Citizens Advice Rhondda Cynon Taff
Advice on benefits, debt, housing and more

01443 409 284 (to make an appointment)
0800 702 2020* (Advicelink Cymru)
enquiries@carct.org.uk
www.carct.org.uk

Help with options: 1 2 3 4 5 6

Claim What's Yours Benefit Line

Help to check and claim the benefits you're entitled to

0808 250 5700
Help with option: 2

Private Rented Sector Debt Helpline

Help for tenants to maximise their income and manage debt

0808 278 7920*
Help with option: 3

*Relay UK: If you have hearing or speech difficulties you can type what you want to say: 18001 then 08082 505 720.

SUPPORT FOR PEOPLE OVER 50

Age Connects Morgannwg

Benefits advice and other support for people aged 50 plus and their families

01443 490 650
information@acmorgannwg.org.uk
www.ageconnectsmorgannwg.org.uk

Help with options: 1 2 3 4 5 6

Cwm Taf Care & Repair

Benefits Advice and Income Maximization

01443 755 696
enquiries@cwmtafcr.org.uk
www.careandrepair.org.uk

Help with option: 2

SHELTER CYMRU

Housing advice including support dealing with mortgage and rent arrears

01792 469 400
swansea@sheltercymru.org.uk
www.sheltercymru.org.uk

Help with option: 3

Other Support

Age Cymru

Help and support for older people

03003 034 498 | advice@agecymru.org.uk
www.ageuk.org.uk/cymru

RCT Carers Support Project

Resources and support available for carers

01443 281 463 | www.rctcbc.gov.uk/carers

Community Resilience Hubs

Support for people who do not have local support networks

01443 425 020 | rcttogether@rctcbc.gov.uk

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk
benefits-calculator.turn2us.org.uk

Careers Wales

Help to plan your career, prepare to get a job, find and apply for the right apprenticeships, courses and training

0800 028 4844 | careerswales.gov.wales

Money Helper

Advice to help improve your finances

0800 138 7777 | www.moneyhelper.org.uk

Other Support

Employment Support

Support and advice for anyone over 16 looking to get into employment, training, volunteering or to up-skill

01443 425 761 | cfw@rctcbc.gov.uk

Warm Wales: Healthy Homes, Healthy People

Support and information to help you live in a warmer, safer, healthier home

01656 747 622 | hphp@warmwales.org.uk
www.warmwales.org.uk

Interlink RCT

Wellbeing support

07526 571 340 | wellbeing@interlinkrct.org.uk
www.interlinkrct.org.uk/wellbeing-and-support

Live Fear Free

Information and advice on domestic abuse and sexual violence

0800 8010 800 (24/7) | 0786 0077 333 (Text)
info@livefearfreehelpline.wales
www.gov.wales/live-fear-free

Nest

Home energy advice and improvements

0808 808 2244 | www.nest.gov.wales

National Energy Action: Warm and Safe Homes Advice Service

Advice to householders on energy bills and keeping warm and safe at home

0800 304 7159 | www.nea.org.uk

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4. Apply online:

www.healthystart.nhs.uk

Housing Associations

Housing Associations can offer advice on money, benefits and debt to tenants

Newydd Housing Association

0303 040 1998 | www.newydd.co.uk
financialinclusion@newydd.co.uk

RHA Wales

01443 424 200 | www.rhawales.com

Trivallis

01443 494 560 | MAT@trivallis.co.uk
www.trivallis.co.uk/en/money-advice-team

Cynon Taf Community Housing Association

03452 602 633 | www.cynon-taf.org.uk

For Refugees, Asylum Seekers and Migrants with No Recourse to Public Funds (NRPf)

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPf

07963 509 044 | www.project17.org.uk

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4.

Apply online: www.healthystart.nhs.uk

Ethnic Minorities and Youth Support Team

Asylum and Refugee Support Service at EYST Sanctuary Hub offers advice on the asylum process, NASS support, benefits, money and housing (based in Swansea)

07394 923 317 or 07512 792 182

info@eyst.org.uk

The Unity Project

Support to have NRPf condition removed if applicable and other support

www.unity-project.org.uk

About this leaflet

You can access the 'Worrying About Money?' leaflets online at www.ifanuk.org/cashfirst. The information on this leaflet was last updated on: 31/05/22

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



Digital Leaflet:

www.worryingaboutmoney.co.uk/rct