

Cheshire West and Chester Council

# Cost of Living **Support**



28 September 2023



Scan the QR code using your mobile phone to receive the monthly Cost of Living Support e-newsletter. Get practical information and advice on how to save money, straight to your inbox.



## **New app available to help you save money on your energy bills**

The Council has teamed up with the Energy Saving Trust to bring you an app that will give you advice on how to use less energy in your home and save money.

The app which is available to download from both Apple and android app stores is simple and easy to use.

It takes you on a journey of a typical home. Simply click on the different rooms within the home, such as a bedroom or kitchen and you will be prompted to answer yes or no to certain questions relating to electrical items within that room – things such as ‘Do you turn off lights every time you leave a room?’. If the answer is No, then it will tell you what potential financial saving you could make if you change what you currently do.

Did you know:

- that by turning lights off when you don't need them you will save around £25 a year on your energy bill
- if you line dry your clothes in the summer months instead of using a tumble dryer you could save £60 each year
- if you replace your showerhead with a water efficient one it can save you around £35 off your yearly gas bill.

Once you have completed your tour of the rooms in the house, the app will tell you the total potential saving you could make by making a few minor changes. You can also ask for a report that shows you where you could save energy and money.

Not only will the suggested energy saving measures help to save you money, you will also be playing your part to reduce your household carbon emissions which in turn supports the borough's ambition to become carbon neutral by 2045.

Download the app today by searching **CWAC: Energy Advice Tool** and start saving money as well as protecting the planet.

## **If it looks too good to be true – beware!**



During these difficult times with prices soaring and the general cost of living rising, many people are getting into debt and are looking for any option to help them out.

If you use social media, you have probably started to see posts appearing offering a way out of debt. 'Get rid of up to 90% of your debt' and 'A new government scheme can write off the majority of your debt' are now becoming commonplace but how trustworthy are they and what is this 'new government scheme'?

The majority of these get out of debt schemes being advertised usually relate to a debt option called an Individual Voluntary Arrangement or IVA for short.

### **So, what is an IVA? Is it a new government scheme and is it right for you?**

An IVA is one of several insolvency options that have been around for years, others you may be more familiar with include Bankruptcy and Debt Relief Orders.

An IVA 'can' be a good option, but this is mainly for people who wish to enter an insolvency option but also want to protect their property if they have expensive vehicles, a mortgaged property or they are a homeowner. An IVA also involves paying a monthly amount of at least £80 for a period of 5-6 years.

More recently these adverts are being targeted at people who do not have any assets, do not own a house or mortgaged property, and have limited income through benefits or low paid jobs.

Any provider of free debt advice would explain all the different debt options to you and which options are unsuitable or to avoid. The companies behind the adverts do not do this, and often their main purpose is to sell an IVA to you regardless of whether it is the right option for you, as they make a profit.

### **What happens when someone signs up for an IVA?**

There is a fee for being in an IVA which can be up to a few thousand pounds. A reputable provider would spread this fee across the 60 or 72 months of the IVA and include it in your payments, however, a lot of the companies who advertise do something called 'front loading' of their fees. This means that any payments you make go to pay off their fees before any of your payments go to the creditors you owe money to. It's important to note that in this instance if you fail on your IVA then you could find that you've only covered the provider's fees and still owe all the money you were in debt for at the start of the IVA.

If you are worried about being in debt, there is plenty of free advice available to you. Here you will be advised of all the options available to you, to help you choose the right one.

### **Free debt advice is available from:**

Citizens Advice Cheshire West - Tel: 0808 278 7806

Pennysmart - Tel: 01244 651210)

Live Well Cheshire West - [livewell.cheshirewestandchester.gov.uk](http://livewell.cheshirewestandchester.gov.uk)



## **Complete an application form to claim additional funding for your child's school**

All pupils who go to school in the Cheshire West and Chester area, and are in reception, year 1 or year 2 in September 2023 can receive a school meal at no cost to the parent or guardian.

However, it's important that all parents or guardians that have a statutory entitlement to a free school meal complete the online application form. Completing the free school meals application form may mean that your child's school can claim additional funding, known as the Pupil Premium.

The Pupil Premium is extra money given to your child's school to spend on resources such as one to one tutoring, music lessons, extracurricular clubs, and school trips. For the academic year 2023/2024 this is £1455.00 per eligible pupil. Funding is based on children registered for a free school meal, further reinforcing the importance of making sure all those who qualify are registered.

Your child may be entitled to receive free school meals if you are in receipt of one of the following:

- Income Support
- Income-based Jobseeker's 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, provided you are not entitled to Working Tax Credit and have an annual income that does not exceed £16,190.
- Universal Credit (provided you have an annual net earned income of no more than £7,400)

To apply online use the link below. The on-line eligibility checker will notify you straight away if you do or do not qualify.

**[cheshirewestandchester.gov.uk/freeschoolmeals](https://cheshirewestandchester.gov.uk/freeschoolmeals)**

If you cannot apply online contact your school who will be able to provide you with a paper application form, alternatively you can telephone Free School Meals on 0300 123 7039.

It is essential that you complete the application form to help make sure your child's school is funded as well as possible.

Plus, there are additional benefits of free school meals to you and your child, including:

- savings of more than £450 a year per child
- saves time making packed lunches
- your child gets a healthy, tasty cooked meal
- children achieve more when they've had a cooked lunch.



## **Learn new skills to kickstart your career with a free, Skills Bootcamp**

Skills Bootcamps are free flexible courses of up to 16 weeks for people looking for a new role or job opportunity. You could learn new skills in lots of different sectors including digital skills, engineering, construction, transport, and health and social care.

Skills Bootcamps are open to people who are employed, unemployed, and self-employed. They can help you gain new skills to progress at work or find a new career. For many of the Skills Bootcamps available, you don't need any prior knowledge about the subject.

The best bit is that once you complete the course, you'll be guaranteed a job interview.

You may be eligible to apply for a Skills Bootcamp if you:

- are aged 19 or over
- have the right to work in the UK
- live in England
- meet residency requirements – the training provider can check this
- claim Universal Credit you can apply for a Skills Bootcamp and continue to claim benefits.

Some Skills Bootcamps have additional eligibility criteria. Contact the training provider to check if you're eligible and apply for the course.

You can see a list of Skills Bootcamps running in the North West of England on the government website.

Visit: [gov.uk/guidance/find-a-skills-bootcamp/north-west](https://gov.uk/guidance/find-a-skills-bootcamp/north-west)

There are also some Skills Bootcamps available to view on the Cheshire and Warrington Local Enterprise Partnership website.

Visit: [cheshireandwarrington.com](https://cheshireandwarrington.com) and search for Skills Bootcamp Catalogue

### Check out these featured Skills Bootcamps

- If you are interested in learning at your own pace, working on an online project with a mentor to guide you rather than having scheduled lessons, check out the bootcamps offered by OpenClassrooms. They have flexible Skills Bootcamps for a Data Analyst, Digital Marketer, Web Developer, or Agile Project Manager.  
Visit: [openclassrooms.com/en/funding/dfc-bootcamps](https://openclassrooms.com/en/funding/dfc-bootcamps)
- If you are able to travel a little way to attend an in-person Skills Bootcamp on multi-trade construction, you can start one anytime in Trafford Park in Manchester:  
Visit: [gceducationandskills.ac.uk/all-courses/skills-bootcamp-in-construction-multi-trade](https://gceducationandskills.ac.uk/all-courses/skills-bootcamp-in-construction-multi-trade)
- Intrigued by 3D printing, 3D CAD and digital manufacturing? You could start a 10-week Skills Bootcamp with 3D 360 at any time. They are also advertising a free printer for every student.  
Visit: [3d360printer.co.uk/dfc-funded-skills-bootcamps/](https://3d360printer.co.uk/dfc-funded-skills-bootcamps/)
- Would you like to become a care worker? You can choose between an online course (link below) or email Warrington & Vale Royal College on [hsca@wvr.ac.uk](mailto:hsca@wvr.ac.uk) to find out more about their care worker bootcamp.  
Visit: [dfcbootcamp.theskillsnetwork.com/courses/skills-bootcamps-care](https://dfcbootcamp.theskillsnetwork.com/courses/skills-bootcamps-care)
- If you've always wanted to work in rail travel, email Cheshire College South and West via [info@ccsw.ac.uk](mailto:info@ccsw.ac.uk) to get more information about their Rail Track Maintenance Skills Bootcamp.

- Whether you're already a HGV driver looking to upgrade your licence, or a novice wishing to get started in the industry, the Driver Academy Group offers Skills Bootcamps for a range of ability levels. See the bootcamps they run and apply online.

Visit: [hgv.academy](http://hgv.academy)



## What to do if you are at risk of homelessness in Cheshire West and Chester

People can become homeless or be at risk of homelessness for various reasons, but it is important that you contact the Council's Housing Options team as early as possible for information and support. We may be able to help you stay in your home, help you find alternative accommodation or be able to provide emergency accommodation. This depends on your circumstances, such as if you have children who depend on you, or you meet the priority need

criteria.

The Housing Options team can be contacted via the Freephone Advice Line: 0808 175 3595 (opening hours Monday, Tuesday, Thursday, Friday 9am – 4.30pm and Wednesday 1pm – 4.30pm).

It's important to gather as much information as possible about your situation before contacting the Housing Options team. This can include:

- Proof of identity.
- Your eviction notice from your landlord or confirmation in writing that you have been asked to leave other accommodation.
- Birth certificates if you have children.
- Information on any medical conditions.
- 5-year address history.

### What happens next?

Once we have done an initial assessment and we have reason to believe that you are homeless or at risk of homelessness, we will book you in for a homeless assessment with an experienced Case Management Officer. This is usually done by telephone, but you can request a face-to-face appointment.

Where we have information that you are threatened with homelessness within the next 56 days and regardless of your priority need, we will work with you to prevent you from becoming homeless, by helping you to remain in your current property or helping you to secure alternative accommodation.

If at the point of assessment, you have already become homeless we will work with you to relieve homelessness. If you meet the threshold for 'priority need' we will offer you emergency accommodation. We are unable to guarantee the location of the emergency accommodation, but it will usually be a hotel.

### Homeless prevention tools

The Council's primary aim is always to prevent homelessness and the sooner you call, the more likely we are to find a way to keep you in your home.



The Housing Options team has multiple tools that they can use to assist you to resolve your situation.

**Personalised Housing Plan:** a Personalised Housing Plan will be formulated when you are owed a prevention or relief duty. The plan is agreed between you and your Case Management Officer for you to use as a guide to help you resolve your situation. It will be tailored to your unique situation.

**Negotiation:** this will apply if you have been served notice by a private landlord. We will work on your behalf to mediate between yourselves to determine if there is any support the Council can give that allows you to remain in your home and the notice be retracted.

**Financial assistance:** if it is identified that a financial payment could help you remain in your current property or help you to move into a new property, your Case Management Officer can apply to the Homeless Prevention Fund for a grant.

**Mediation:** this will apply if you have been asked to leave by family or friends. We will act as a mediator between yourselves to support you to return to the property or create an agreement that allows you to stay temporarily whilst we work to secure you alternative accommodation.

**Supported Housing:** in Cheshire West, ForFutures deliver our support service. Support can be provided to help you remain in your current home or there is supported housing available across the borough. There are a range of different housing schemes and support is tailored to the individual. Supported accommodation works as a bridging gap to support people to become tenancy ready when they may have experienced difficulties managing previous accommodation.

**Social Housing:** the Council manages the housing register for social housing in Cheshire West. West Cheshire Homes operates as a partnership between the registered housing providers in the borough. The West Cheshire Homes team will award you a priority banding based on your housing need. You will then be able to bid on suitable properties. You can register online at: [westcheshirehomes.housingjigsaw.co.uk/account/account/register](http://westcheshirehomes.housingjigsaw.co.uk/account/account/register)

**Private Rented Sector:** it is often easier, and quicker, to secure a private rented property, although you must be prepared to act fast in a very competitive market. Our Private Sector Liaison Officers work with landlords and local letting agencies to help find alternative accommodation options for our customers. If a suitable property is found by you or the Private Sector Liaison Officer, we may be able to help with rent in advance, a BOND, or a deposit from the Homeless Prevention Fund.

**Debt Advice:** if you are struggling with debt and money worries, you may need to seek help and advice. With lots of free confidential help and impartial debt advice services available, there is no need to use a fee-charging debt management company. We would seek to put you in touch with organisations that specialise in debt advice, with the ultimate aim that such intervention would enable you to remain in your accommodation.

**Maximising income:** this can apply to any person's current living arrangements. We will help you to ensure you are receiving the correct benefits, help you to claim or challenge for the correct benefits and help you to claim any other funds for which you may qualify.

### More Information

[gov.uk/if-youre-homeless-at-risk-of-homelessness](http://gov.uk/if-youre-homeless-at-risk-of-homelessness)

[gov.uk/government/news/new-free-legal-advice-for-people-facing-eviction-or-repossession](http://gov.uk/government/news/new-free-legal-advice-for-people-facing-eviction-or-repossession)

[citizensadvice.org.uk/housing/homelessness/](http://citizensadvice.org.uk/housing/homelessness/)

[england.shelter.org.uk/housing\\_advice/homelessness](http://england.shelter.org.uk/housing_advice/homelessness)



## Join the Conversation

People across west Cheshire have been sharing the things that they like most about their community, as part of Cheshire West and Chester Council's Join the Conversation engagement, which will help shape a new plan for the borough.

Access to nature and green spaces, living in a safe and peaceful place and having a sense of community and friendly neighbourhoods, are three of the things highlighted as what people like most about where they live. Having easy access to local amenities and places to come together, such as schools, libraries, community centres and local clubs and organisations, also features strongly in the engagement responses so far.

Capturing these themes is important to the creation of the new Borough Plan, which will bring local people and local organisations together around shared priorities, so everyone can play their part.

The engagement activity also asks what people feel would improve life in their community and west Cheshire. So far, the strongest themes coming through are reducing car use through active travel and public transport, as well as keeping roads, pavements and pathways well maintained. Regenerating and investing in our towns also features, as does more people being involved in their communities and taking pride in their local area.

Leader of the Council, Councillor Louise Gittins, encouraged residents, businesses and services to continue to take part and said:

“This is an important conversation about the future of our communities.

“We know there are major challenges to address. Many residents find themselves under strain. Our brilliant businesses have been challenged. Our vital local services are under pressure, and public finances are very tight. But we remain hopeful that, by working together, we can tackle these challenges and grasp opportunities.

“We need to build on the strengths, hopes and aspirations of our incredible communities. That's how real change happens. So, I am asking for your views to start the conversation.

“We will listen, and we will take your views seriously. Thank you in advance for your contribution.”

People can go online to share their ideas, highlight the things they are most proud of in their community, read what others have already said and see what the data says about west Cheshire. People will also be able to forward their ideas directly to us either online or through various other methods.

Responses and contributions will be used to develop a draft Borough Plan, which people will be able to comment on later in the year, before being taken for approval to a meeting of the full Council in February. As the conversation progresses, paper copies of the Council's proposals will be available in libraries throughout the borough. Alternative formats will be available upon request.

There are a number of ways you can get involved and have your say.

Share your views on the strengths, challenges and opportunities you see in your community and across west Cheshire:

- Email: [jointheconversation@cheshirewestandchester.gov.uk](mailto:jointheconversation@cheshirewestandchester.gov.uk)
- Write: Join the Conversation, Insight and Intelligence, Cheshire West and Chester Council, The Portal, Wellington Rd, Ellesmere Port, CH65 0BA.
- Phone: 0300 123 8123 quoting Join the Conversation.

## Community stories



### **GGO Community Group supports Winsford residents**

The GGO Community Group of Winsford welcomes everybody and anybody. We are a community group run entirely by volunteers, providing a range of support and fun activities for the local community. From food bank referrals to groups and activities for all ages.

We are located at Finsbury Walk on the St John's estate, in two bungalows generously provided by Weaver Vale Housing Trust.

### **Food Bank and food support**

Key to our success is the partnership we have with local food banks which enable us to distribute essential supplies into the community. This is a referral-based service, and if you need a referral for this, contact GGO. The distribution service is available Monday and Wednesday from 5pm till 7pm.

### **Practical advice and guidance**

Our volunteers, many of whom are parents themselves, appreciate how difficult it is for many Winsford residents who are struggling with the rising cost of living. With this in mind, they have taken it upon themselves to learn about specific topics in order to support others. This includes being able to offer debt, benefits, and energy advice.

### **Supporting Ukraine families and asylum seekers**

GGO run a Ukraine group and a Ukraine sponsor group for Winsford, Northwich and the surrounding areas. We also support asylum seekers in the Winsford area. If you need support or are available to help other families who are new to the area, please get in touch with us.

### **Community allotment**

If you're someone who likes being outdoors and you're looking to meet new people why not help us to prepare the ground ready to grow food in our new community allotment. 10 per cent of what we grow on the allotment will support GGO in providing meals for local people. The remaining 90 per cent will be donated to those in need in the community.

In addition, we also offer the following classes and services on a regular basis.

- A women's group.
- A new, men's group run by men begins on 1 November. Includes trips out to places of interest such as Oulton Park racetrack.
- Zumba and seated Zumba.
- A weekly family get together for parents and children of all ages.
- How to cook on a budget – a basic, six-week cooking course for families
- A DIY course for simple repairs
- Community launderette – book a place via our Facebook page or telephone us.



- Warm Welcoming Space – our community centre will be open to everyone during the winter months. Anyone who comes along will be provided with a hot meal.

### **Special events this Christmas**

Our children's Christmas party will be held on Monday 18 December this year, so don't forget to book your child's place. There'll be lots of fun activities as well as a visit by Father Christmas. For some older people who don't have family around them Christmas can be a lonely time. On 23 December GGO will be providing a Christmas meal with all the trimmings for Winsford pensioners. Get in touch to book a place.

Everything at GGO is free to the local community of Winsford. The community group operates on a not-for-profit basis and is funded almost entirely through donations.

If you are interested in coming along and joining in the fun or would like to volunteer, you can contact us via our Facebook page, email, or phone.

FB: [facebook.com/ggocommunitygroup/](https://facebook.com/ggocommunitygroup/)

E: [ggowestwinsford@hotmail.com](mailto:ggowestwinsford@hotmail.com)

T: 07434 704 530

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