

Cheshire West and Chester Council

# Cost of Living Support



9 May 2024



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



## Council Tax reduction

The new Council Tax year has now begun, and some people may be worried about how they're going to pay their bill.

Some residents are eligible for a Council Tax reduction and that might include you.

The Council Tax reduction scheme is aimed at helping people who are living in low-income households by covering part or, in some circumstances, all of your bill.

If you are working, or unemployed, and fall into one of the following criteria you may be eligible for a discount.

- Have a low income or are entitled to a benefit paid by the Department for Work and Pensions or the Pension Service.
- If you are of Pension Credit age.
- Have capital of less than £6000, if you are working age; or £16,000 for working age protected group applicants and pension age. For more information on protected working age groups, visit: <https://www.cheshirewestandchester.gov.uk/protectedworkingage>

Council Tax is worked out differently depending on your circumstances. For more information on eligibility criteria and discounts and exemptions for specific individuals, visit the Council Tax reduction page on the Council's website. <https://www.cheshirewestandchester.gov.uk/counciltaxreduction>

If you're currently receiving a Council Tax discount and your circumstances have changed, please report this change to our Benefits team – [benefits@cheshirewestandchester.gov.uk](mailto:benefits@cheshirewestandchester.gov.uk)



## West Cheshire Credit Union

Are you looking to get on track with your finances in 2024?

With the cost-of-living crisis in full effect, now more than ever it's important to have a little something to fall back on. We encourage savings of £1 a

week to help with the unexpected bill that may occur or to start saving little and often for Christmas.

## What is a credit union

A credit union is a financial co-operative which provides savings, loans and a range of services to its members. A credit union is owned and controlled by the members. Credit unions are not-for-profit organisations and any surplus generated at the financial year end is put back into the running costs of the credit union or paid as a dividend to its members. As we are not owned by external shareholders the emphasis is always on providing the best service to our members and not maximising profits. The credit union is accessible to those within our common bond. A common bond is the area each credit union serves and their criteria. West Cheshire Credit Union's common bond is for those who live, work or study within Cheshire West, Cheshire East, and Flintshire. If you fall within this, you can apply and become a member.

## The Peoples' Community Bank

Did you know saving with your credit union helps your community? The more money saved with the credit union means that we can help more people who may need to loan money to get them through difficult times. All money saved with the credit union is protected and you have access to your money at any time.

## Credit union myths and facts

There are many myths surrounding credit unions, here are some of the examples and correct facts.

- Credit unions are only accessible for those claiming benefits – this is incorrect, credit unions are for everyone of all walks of life.
- We are regulated and a safe secure way to save and borrow.
- Owned by members, and members are encouraged to give feedback.
- Directors are all volunteers, and do not take any payment for their services.
- Savings stay within the local community and is managed to provide accessibility to affordable loans.

## A range of saving products are available.

- Saver Account – our standard account.
- Junior Savers Account – pays a competitive 5% interest.
- Payroll Scheme – saving direct from your salary.

If you are interested in saving with us, please get in touch. You can become a member of West Cheshire Credit Union by completing our online form or alternatively you can call into one of our branches and speak to someone face to face.

<https://wccu.co.uk/>

Head Office – 12-16 Brookdale Place, Chester, CH1 3DY (opposite the bus station).

Ellesmere Port - The Portal, Wellington Road, Ellesmere Port, CH65 0BA.



## Home upgrade grant for properties not heated by mains gas

The Home Upgrade Grant scheme is available to eligible residents to help improve the energy efficiency of homes, lower energy costs and reduce carbon emissions.

The grant is available to properties that are not heated by mains gas and have an Energy Performance Certificate (EPC) rating of Band D, E, F or G. If your property does not have a current EPC and you qualify for the grant, we will arrange for one to be carried out for you.

Examples of improvements that can be made to your home:

- solid wall insulation (internal or external)
- cavity wall insulation
- loft, room-in-roof, and flat roof insulation

- under-floor insulation
- air source heat pump
- solar thermal for hot water
- solar panels for electricity generation
- replacement high heat retention electric storage heaters
- heating controls
- external door and window upgrades (single glazing replacements – only in conjunction with other improvements).

Please note that the offer of any improvements is subject to a survey of your property.

The improvements must increase your Energy Performance Band by at least 2 bands to qualify. For example, if your home is currently an EPC Band F or G it will need to reach EPC Band D, and if your property is currently EPC Band D or E it should reach Band C or above with the planned improvements.

### Apply for a Home Upgrade Grant

Typically, the main heating source for eligible properties will be electric, LPG, oil or solid fuel. You will still qualify if your property has a mains gas supply for cooking purposes and you meet all criteria.

To qualify, you must be a homeowner or private tenant and meet one of the following income criteria:

- you receive an income-related benefit (for example, Universal Credit, Pension Credit Guarantee, Council Tax Support, income-related Employment and Support Allowance or Tax Credits)
- your total combined annual household income before tax, National Insurance and other deductions is no more than £36,000
- your total combined annual household income before tax, National Insurance and other deductions is no more than £20,000 after your housing costs have been deducted (by housing costs, we mean mortgage payments, rent payments and Council Tax).

When we calculate your household income, we will ignore any disability benefits (such as Personal Independence Payment or Attendance Allowance) so this will not count towards your household income.

All energy efficiency improvements are fully funded for qualifying homeowners. Eligible private tenants can apply with their landlord's approval. In the case of a tenanted property the landlord is required to make a minimum one-third contribution.

<https://www.cheshirewestandchester.gov.uk/homeenergyhelp>



### Severn Trent Water - help with paying your water bill

Severn Trent Water has several help to pay schemes available to anyone struggling to pay their bill or with additional needs. You could qualify for one of Severn Trent Water's help to pay schemes.

WONDERFUL ON TAP

Here's some of what they offer:

- **The Priority Services Register** - The Priority Services Register is to help them identify any customers who may have additional needs that they should be aware of. They can make sure they can provide the right help to enable you to access their services and support you during supply interruptions. This helps them to prioritise, care and support for the people who need it most.
- **The Big Difference Scheme** - The Big Difference Scheme (BDS) is Severn Trent Water's Social Tariff for customers who are genuinely struggling to pay. BDS can offer a reduction of water bills to any Severn Trent customer with a household income of **£22,010** or below.

You can apply for this scheme regardless of employment status or whether you have arrears on your account or not. You could receive a discount of up to 70% off the average household bill. There is also a scheme called BDS+ that helps customers in arrears to clear this quicker – you would be auto enrolled at the point of applying for BDS if you qualified.

- **WaterSure** - WaterSure is a national scheme to make sure customers on water meters don't cut back on how much water they use because they're worried about how they will pay their bill. This scheme is available to customers who have:
  - 1) a medical condition requiring the extra use of water OR 3 or more children under the age of 19 living with them
  - 2) you must have a water meter and receive certain benefits. If you qualify, your bill would be capped at the average yearly charge.
- **Customer Assistance Scheme** - The scheme can support customers who are in arrears of £700+ and have a household income of £25,000 or below. Customers can get support with **Income Maximisation** - checking they're receiving the right income through a review of benefit eligibility. **Debt Management** - support with debt negotiations and repayment plans

Severn Trent also offer:

- **Debt Support** – Matching Plus (matching payments of £20 to help clear arrears).
- **Water Direct** (paying through your benefits).
- **Water Meters.**
- **Water Efficiency.**

To find out more and see which scheme might be best for you, please visit <https://www.stwater.co.uk/my-account/help-when-you-need-it/>



### Energy for everyone campaign offers guidance on saving energy

Cheshire West and Chester Council has launched an energy saving campaign recently which provides residents and businesses with advice and tips on saving energy, reducing bills and helping to cut properties' carbon emissions.

With energy prices remaining high, making properties as energy efficient as possible will help reduce bills, provide more comfortable buildings to live and work in and reduce the carbon footprint of properties across the borough.

The Council's Energy for Everyone hub shares ways that people can make improvements to their properties to help them be more energy efficient. Advice will be added to the site throughout the year and will include both easy, low-cost energy saving tips as well as advice on projects which will help people transition to powering their properties with renewable sources of energy, such as installing solar photovoltaic (PV) systems.

Lots of energy saving projects are already taking place across the borough and the Council is keen to showcase this on the Energy for Everyone hub. Residents, businesses and community groups are encouraged to share what steps they've taken to help improve the energy efficiency of their properties. People can upload their stories to the 'energy saving stories' section or add details on the 'energy action map' on the hub.

Visit: <https://www.cheshirewestandchester.gov.uk/energyforeveryone> to find out about energy saving tips and advice and to upload your energy saving action.



### Hoole CE Primary School's Uniform Union and Story Shack

We set up the Uniform Union and Story Shack in September 2023 to make sure that all our pupils had the same access to uniform, and the opportunity to loan educational games and books to enjoy at home with their family.

To begin with we purchased a cabin online, which was installed during the summer break by our site manager. This was the only financial outlay by the school as all items of clothing, books and games are donated. Plus, the Uniform Union and Story Shack are run by a dedicated team of parent volunteers.

As well as providing access to good-quality, pre-loved uniform for our families, the Story Shack also encourages our children to read more and develop a love for reading. By recycling these items, we want our pupils to understand the environmental impact and that it's better to reuse and repurpose something than throw it away, where it becomes landfill.

#### Uniform Union

When we started out, we already had a stock of pre-loved uniform which had been donated to the Parent-Teacher Association (PTA) as well as many items of unnamed lost property. We also asked parents and carers of pupils leaving in Year Six to donate their children's uniform when they left to ensure that we had stock in all sizes, and to ensure that this was put to good use and not wasted once children had moved on.

It is important to us that the uniform is displayed smartly. Pre-loved uniform is laundered and then hung in size order on quality hangers. The Uniform Union is well ordered and so user-friendly.

Families using the Union may leave a donation if they wish to, but this is not mandatory. Families may help themselves to any items of pre-loved uniform or PE kit.

The Union is open Monday to Friday from 8.30am – 4.30pm and is well used by a huge cross-section of our school community.

#### Story Shack

The Story Shack contains lots of fiction and non-fiction books, as well as educational games and jigsaws. Families who loan items do not need to book them out or seek permission to take them. All that we ask is that items are returned to school with all the pieces included and in good condition, so that the item may be loaned by another family in the future.

Families are encouraged to donate pre-loved games and books, which means that our Story Shack stock is continually refreshed. Books from the school library that are no longer suitable for the library but could still be of interest to children and their families are donated to the Story Shack.

The Story Shack is open Monday to Friday from 8.30am - 3.30pm and all families are welcome, including those who access the nursery based on our school site.

All resources available are suitable for children 3-11 years.

## Parent and carer comments

*“My child really enjoys having a new game or book to borrow. It also helps him to understand that it is good to donate stuff too for other people to enjoy. The Uniform Union is fantastic for saving money and waste.”*

*“Uniform Union – Absolutely amazing idea. Saving a lot of money on uniforms and most importantly, recycling.”*

*“Oh we absolutely love the Story Shack! We are there a minimum of two or three times a week!”*

Following the success of the Uniform Union and Story Shack, we have opened a third facility called the Community Cabin. This is a general clothing and footwear store which contains pre-loved, clean everyday clothing for children and adults. This is in its infancy at present, but we hope that it will be well used by our school community. We also plan to add a section in the Cabin containing tinned foods which families can help themselves to. Stock for the clothing and tinned food areas of the Community Cabin are sourced from donations from our school family.

Headteacher Ros Flanders, said: “Establishing the Story Shack and the Uniform Union has been a great investment. We have seen the positive impact and effect that these facilities have had on our school community, who are committed to donating items and using the services so that they will remain sustainable into the future.”



Older People Active Lives

### OPAL (Older People Active Lives)

OPAL Services together provide many and various social connections for no, or at a minimum, cost and are proving to be a big help to older people and carers in the current economic climate.

OPAL offers a whole range of support to older people and their carers living in rural parts of west Cheshire. Our services offer opportunities for people to socialise in settings that are local and accessible to them and are warm and inviting.

We also support older people and carers in accessing the internet safely and thus potentially obtaining the most advantageous deals when making purchases online. Our services are either donation based or charge a very reasonable amount for the service on offer. Such services are subsidised heavily by us in order to keep the cost down. We also have a policy which enables us to take full account of, and to respond positively to, anyone unable to pay a charge for a service.

For more information about OPAL's services, or becoming a volunteer, please visit our web site [www.opalservices.org.uk](http://www.opalservices.org.uk) or email us at [contactus@opalservices.org.uk](mailto:contactus@opalservices.org.uk).

OPAL is a registered charity no.1143753