

MAY 2022



# Grants & Discounts

Your guide to available Grants & Discounts throughout Cardiff

Cardiff Council Advice Line:

**029 2087 1071**

 [advicehub@cardiff.gov.uk](mailto:advicehub@cardiff.gov.uk)

[www.cardiffmoneyadvice.co.uk](http://www.cardiffmoneyadvice.co.uk)



# What's Inside?

- 3** Welsh Government: Discretionary Assistance Fund

**4** Budgeting Loan

**4** Universal Credit Budgeting Advance & Advance Payments

**5** Housing Cost and Council Tax Support
- 6** Energy Bill Support

**10** Water Bill Support

**14** Support for Veterans, Armed Forces and their Families

**16** Support for Parents

## Cost of Living Schemes

As the cost of living increases, there are many different schemes that may be able to help you whether you get benefits or not. See our separate leaflet "Cost of Living Help", visit [www.cardiffmoneyadvice.co.uk](http://www.cardiffmoneyadvice.co.uk) or visit your local Hub to see which ones you qualify for.

You can also call Adviceline on: **029 2087 1071**

### TIP

Only have your heating on when required. Better to turn on and off than having it on all the time.



Llywodraeth Cymru  
Welsh Government

## Welsh Government: Discretionary Assistance Fund

### Emergency Assistance Payments

For assistance in an emergency, when there is an immediate threat to health or wellbeing or if you are waiting for benefit payments.

If you are over the age of 16 you can apply for these payments if you need help to meet expenses due to an emergency or because of a disaster.

#### How to Apply

Tel: **0800 859 5924**

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

### Individual Assistance Payments

To meet an urgent need that enables you to live independently in the community ie cooker, bed, furniture. To be eligible you must be in receipt of income related welfare benefits; or due to leave an institution or care home within 6 weeks, and likely to be entitled to receive income related welfare benefits on leaving.

#### How to Apply

Tel: **0800 859 5924** (free from a landline) or **03301 015 000** (charged a local rate)

Online: [www.moneymadeclearwales.org/discretionary-assistance-fund-for-wales](http://www.moneymadeclearwales.org/discretionary-assistance-fund-for-wales)

## Help with Rent Payments

If you are worried about affording your rent or have arrears, we can help. We can provide advice on benefits and money available to you and help with budgeting and expenses. If you have had letters from your landlord we can help with these too.

Call the Advice Line on **029 2087 1071**. E mail: [renthelp@cardiff.gov.uk](mailto:renthelp@cardiff.gov.uk)

## Budgeting Loan



You could get a Budgeting Loan to help pay for essential things like rent, furniture, clothes or hire purchase debts. The smallest amount you can borrow is £100.

Budgeting Loans are interest-free so you only pay back what you borrow. You normally have to repay the loan within 104 weeks. You can apply for a loan if you've been getting **income-related benefits (excluding Universal Credit)** for at least **26 weeks**.

### How to Apply

Online: [www.gov.uk/budgeting-help-benefits/how-to-apply](http://www.gov.uk/budgeting-help-benefits/how-to-apply)



**Save up to £8 per year.**

Only boil the water you need in a kettle / use a smaller kettle.

## Budgeting Advance

If you are receiving Universal Credit, or other benefits you may be able to get a budgeting advance to help with emergency household costs such as replacing a broken cooker.

### How to Apply

Universal Credit helpline: **0800 328 5644**

Contact your nearest job centre  
Apply via your UC journal

## Advance Payment of Universal Credit (UC)

When you make a new claim for UC you can ask for an advance payment. However, this needs to be paid back from your ongoing benefit. Make sure you can afford the repayments.

### How to Apply

Universal Credit helpline: **0800 328 5644**

Contact your nearest job centre  
Apply via your UC journal

## Cardiff Council Discretionary Housing Payments (DHP)



Discretionary Housing Payments are extra funds that are available if you already have a Universal Credit claim that includes Housing Costs, or if you receive Housing Benefit, but your full rent isn't covered.

This fund is limited and is for those in greatest need, so you will need to show financial need and exceptional reasons to receive this help.

The payments may help:

- If you are affected by the Benefit Cap
- If you want to downsize to avoid rent restrictions and need help with moving costs
- Need help with rent and bond in advance when moving to a privately rented property
- Are a foster carer or provide supported lodgings

### How to Apply

Tel: (advice line) **029 2087 1071**

Visit: a community hub

Online: <https://www.cardiff.gov.uk/ENG/resident/Benefits-and-Grants/Housing-Benefit/Discretionary-Housing-Payments/Pages/default.aspx>

## Council Tax Help

There are different ways you may be able to reduce your Council Tax bill. This includes discounts such as "single person discount" or "student discounts". For more details visit [www.cardiff.gov.uk/counciltax](http://www.cardiff.gov.uk/counciltax) or phone C2C on 029 2087 2087 or visit a hub.

If you are on a low income, you may be entitled to Council Tax Reduction (CTR) which is based on your income and household circumstances.

### How to Apply

Tel: (advice line) **029 2087 1071**

Visit: a community hub

Online: [www.cardiff.gov.uk/ENG/resident/Benefits-and-Grants/Council-Tax-Reduction](http://www.cardiff.gov.uk/ENG/resident/Benefits-and-Grants/Council-Tax-Reduction)

## Energy Trust:

### Help with fuel debt

Energy Trusts can help you to:

- Pay gas and energy debts and other household debts, eg rent arrears, council tax debts
- Purchase essential household items eg washing machines and cookers.
- Provide other forms of financial assistance, e.g. bankruptcy, deposits and funeral expenses.

Check if your energy supplier runs an Energy Trust. If it does, apply to this trust through the online application. If your supplier does not have an Energy Trust, you will need to apply to the British Gas Energy Trust. All applications can be found on the energy trust website.

#### How to Apply

**Tel:** Contact your provider or call the Money Advice Team on **029 2087 1071**

**Visit:** Your local hub

## ECO Affordable Warmth

You may qualify for help under the ECO Affordable Warmth Obligation if:

- Your property is a privately owned home or a privately rented home.
- Members of the household receive certain state benefits. These include State Pension Credit, Child Tax Credit, Income Related Employment and Support Allowance (or similar) and Working Tax Credit, though other conditions apply to some of these benefits

Affordable Warmth Scheme currently has grants for:

- Central Heating Grant
- Gas Boiler Grant
- Cavity Wall Insulation Grant
- Solid Wall Insulation Grant
- Loft Insulation Grant
- Attic Room Insulation Grant

#### How to Apply

**Online:** [www.affordablewarmthscheme.co.uk](http://www.affordablewarmthscheme.co.uk)

Contact your energy provider for more details

## NEST

If you rent from a private landlord or own your own home you may be able to apply for energy efficient home improvements.

Nest also offers advice on keeping your home energy efficient to help reduce your energy bills.



#### How to Apply

**Tel:** 0808 808 2244

**Online:** [www.nest.gov.wales/](http://www.nest.gov.wales/)

#### TIP

Moving furniture away from radiators allows heat to move more efficiently around a room.

## Fuel Vouchers

If you are experiencing severe financial hardship and are unable to put credit on your meter, vouchers up to the value of £49 for a family and £25 for a single person can be provided to those struggling to pay money onto their pre-payment energy meters.

#### How to Apply

Contact the Money Advice Team by either:

**Tel:** (adviceline) **029 2087 1071**

**Visit:** your local hub.

## Warm Home Discount

Warm Home Discount is money taken off your energy bills. Each energy company has their own scheme and opening dates vary, usually from the end of the summer. Funds are limited so apply as soon as the scheme opens.

#### Who can apply?

If you receive means tested benefits, some disability benefit, have children or a medical condition, you may be eligible.

#### How to Apply

Contact the Money Advice Team by either:

**Tel:** (adviceline) **029 2087 1071**

**Visit:** Your local hub.

## National Energy Action (NEA)

-the national fuel poverty charity

NEA provides support for a range of energy related issues including switching suppliers, helping with fuel debt, applying for trust funds, energy efficiency and water rates.

**How to Apply**

Tel: 0800 304 7159

Online:

<https://www.nea.org.uk/>



**Save up to £55 per year**

Turn off unused devices at the mains switch and don't leave on standby

## E.ON Next Fund

The aim of the E.ON Next Energy Fund is to help E.ON Next customers who are experiencing financial hardship. There are two ways this fund can help and support you:

- The first option is to help with paying your gas and electricity bills through grants, helping you to become financially stable and more importantly, getting you back in control of your finances.
- The other option is to provide a replacement appliance such as a cooker, fridge, fridge-freezer or washing machine if yours has broken or is in poor condition.

**How to Apply**

Tel: 0800 304 7159

Online: [www.eonnextenergyfund.com](http://www.eonnextenergyfund.com)

## Boiler Upgrade Scheme

The government is providing grants to encourage property owners to install low carbon heating systems such as heat pumps, through the Boiler Upgrade Scheme (BUS). These grants can help property owners overcome the upfront cost of low carbon heating technologies.

You can get:

- £5,000 off the cost and installation of an air source heat pump
- £5,000 off the cost and installation of a biomass boiler
- £6,000 off the cost and installation of a ground source heat pump

**Owner eligibility**

You may be eligible if you:

- live in England or Wales
- own your property (whether this is a home or a small non-domestic property)

Private landlords and second-home owners are eligible.

**How to Apply**

Online: <https://www.gov.uk/guidance/check-if-you-may-be-eligible-for-the-boiler-upgrade-scheme-from-april-2022#how-the-scheme-works>

## Together for Cardiff

Discretionary Emergency Fund

The fund will be available to individuals and families experiencing severe hardship, when all other options of support have been exhausted. It has been created to help with expenses such as paying for essentials like gas and electricity when a household doesn't have the means, for an essential repair to a cooker or washing machine, for essential furniture or equipment to address digital deprivation. Fridge, fridge-freezer or washing machine if yours has broken or is in poor condition.

Applicants must be over 16 and live in Cardiff. Other eligibility criteria applies including the requirement to be in receipt of certain benefits, proof of low income from earnings or access to savings below a certain threshold.

**How to Apply**

Tel: 029 2087 1071

E-mail:

[advicehub@cardiff.gov.uk](mailto:advicehub@cardiff.gov.uk)

## Welsh Water



### WaterSure

WaterSure caps your water and sewage charge for the year. The amount changes every year. From April 1, 2022- March 21, 2023 the rate is capped at £374.01– this is the total charge for water and sewage that you will need to pay. To qualify for this scheme you must be receiving one or more of the following benefits:

- Income Support
- Income related Employment and Support Allowance
- Income-based Jobseeker's Allowance
- Pension Credit
- Universal Credit
- Housing Benefit
- Working Tax Credit
- Child Tax Credit (except families in receipt of the family element only)
- AND Receive child benefit for 3 or more children (under 19 years old)
- OR Have someone in the house with a medical condition that requires them to use a significant amount of extra water

### How to Apply

Online: <https://corporate.dwrcymru.com/en/library/leaflets-and-publications/watersure-wales>



### TIP

Turn down the temperature on the front of a combi boiler to 55°C, the average acceptable temp. The hotter the temp is set at, the more energy used.



Save up to  
**£11 per year.**

Swap one bath a week for a 4 minute shower

### HelpU Tariff




If you qualify, they will cap your water bill so you won't pay over a certain amount for the year. The annual HelpU charge is £266.47 (£114.98 for water, £151.49 for sewerage).

If you have a water meter, you will never pay more than the amount you have used. If your consumption is less than the HelpU cap amount, you will only be billed for the amount of water you have used.

To qualify for the tariff:

- the water supply to the household must be for domestic use only
- someone in the household must receive at least one means-tested benefit

The combined annual household income must be on or under the threshold for the household size.

Household Size	Income Threshold
	£9,700
	£14,600
	£16,100

### How to Apply

Online: [www.contact.dwrcymru.com/en/helpu](http://www.contact.dwrcymru.com/en/helpu)

# If you are in debt with your water bill, help is available.

## Customer Assistance Fund (CAF)

Helps customers in severe financial hardship. The fund is a one-off opportunity. If a customer completes the fund, they won't be entitled again.

- Has minimum of £150 arrears.
- The customer will need to pay ongoing charges, after 6 months, half the arrears will be removed and the remainder will be removed after 12 months, if the plan has been maintained.
- CAF is only available for domestic customers with a live account.
- Eligibility will be verified via 'Income and Expenditure' exercise
- If a customer has failed to qualify for CAF, they will not be able to re-apply for 6 months.

### How to Apply

Online: <https://account.dwrcymru.com/en/online-services/caf.aspx>

## Water Direct (DWP Payments)

Water Direct is a payment plan, an alternative to direct debit/ payment card etc. to help domestic customers who are in financial hardship to pay their charges and;

- who have a minimum of £75 of arrears for metered accounts and
- 3 months' worth of arrears for unmeasured accounts.

The money is taken automatically from the customer's benefit payment on a weekly basis.

The amount taken is their ongoing weekly charges + £3.70 towards the arrears.

The customer must be in receipt of at least one of these qualifying benefits:

- Universal Credit
- Jobseeker's Allowance – Income only
- Employment and Support Allowance – Income based
- Income Support
- Pension Credit

The customer will receive a £25 discount from their bill once a year if accepted onto the scheme.

### How to Apply

Online: <https://account.dwrcymru.com/en/online-services/dwp.aspx>



## Save up to £28 per year

Do one less wash each week, fill your washing machine each time (but don't overload) and set your machine to 30°C (note that for dirty clothes you may need a higher temp).

## Veterans, Armed Forces and Families

Support is available from Cardiff Council for Veterans, serving Armed Forces personnel and their families. We can provide assistance with Housing, Employment, Benefits and Debt, and much more!

Did you know that you could apply for:

- Ticket for Troops - provides tickets for music, cultural and sporting events
- Forces Help to Buy scheme - To help afford a property
- Military Compensation - to provide compensation for injury/illness or disability because of Service.
- Armed Forces Pension
- Disabled Facilities Grant - to get adaptations on your property such as bathroom adaptations
- Constant Attendance Allowance - disability benefits
- Scholarships for children whose parent died in service.



### How to Apply

Tel: (Veterans advice specialist) **029 2087 1071**  
Online: [veteransadvice@cardiff.gov.uk](mailto:veteransadvice@cardiff.gov.uk)

## Save up to £85 per year.

Use individual radiator thermostats in addition to the main thermostat for the house. Set the thermostats on the radiators in the rooms that you use less often, such as hallways and bedrooms, to a lower temp and when they reach this temp they will stop heating further

## Royal British Legion



The Royal British Legion can provide support to serving and ex-Service people and their dependents who are suffering financially. The Royal British Legion are also there for those who need urgent assistance to get through a temporary crisis, such as homelessness.

### How to Apply

Tel: (Helpline) **0808 802 8080**

Online: [www.britishlegion.org.uk/can-we-help/financial-assistance/grants-and-loans](http://www.britishlegion.org.uk/can-we-help/financial-assistance/grants-and-loans)

## Change Step

Delivered by veterans for veterans, Change Step offers peer mentoring and help to access relevant services — including support with mental health, substance misuse, criminal justice and housing issues. Change Step helps anyone who has been a member of the UK Armed Forces. They can also provide practical and confidential support for family members or carers - either alongside or independently of the veteran.

Visit [www.changestepwales.co.uk](http://www.changestepwales.co.uk) for more information.

## Charities

Charities, such as the British Heart Foundation can provide second hand goods at low cost. If your application to a grant or loan scheme is unsuccessful, it can be cost effective to visit your local charity shop and fill your home with pre-loved items. Many charity shops / furniture charity shops are well established in the local community shopping areas and are easy to find.

Visit <https://www.bhf.org.uk/shop/charity-shops>

for more information about the British Heart Foundation



## Free School Meals

Free School Meals were introduced to ensure children from low-income households received a nutritionally balanced hot meal each day.

Primary and secondary school pupils will get free school meals if their family receives:

- Income Support,
- Income Related Employment Support Allowance,
- Income Based Job Seeker's Allowance,
- Guarantee Element of State Pension Credit, or
- Child Tax Credit with an income less than £16,190
- Universal Credit if the net household earnings are less than £7,400.

**Families who get Working Tax Credit do not qualify, even if they receive one of the above benefits.**

### How to Apply

Tel: (Advice line) **029 2087 1071**

Online: [www.cardiff.gov.uk/ENG/resident/Schools-and-learning/Financial-support/Free-School-meals/Pages/default.aspx](http://www.cardiff.gov.uk/ENG/resident/Schools-and-learning/Financial-support/Free-School-meals/Pages/default.aspx)

## Pupil Development Grant

A Pupil Development Grant is available to assist families on a low income to buy school uniform, sports kits, school bags, stationery, IT etc.

Eligibility and the amount of award varies each year. A new scheme opens in July 2022.

### How to Apply

Tel: (Advice line) **029 2087 1071**

Online: [www.cardiff.gov.uk/ENG/resident/Schools-and-learning/Financial-support/pupil-development-grant/Pages/default.aspx](http://www.cardiff.gov.uk/ENG/resident/Schools-and-learning/Financial-support/pupil-development-grant/Pages/default.aspx)

## Child Care Costs

There is a range of help available for childcare. These include free schemes and financial help, even if you don't qualify for benefits.

- Early Years Funding for part time places the term after your child's third birthday
- Flying Start for 0- 3 years 11 months [www.flyingstartcardiff.co.uk](http://www.flyingstartcardiff.co.uk) or 029 2035 1380
- Childcare Offer for 3 and 4 year olds

See [www.cardiffamilies.co.uk](http://www.cardiffamilies.co.uk) for a full range of support for families including childcare.

- If you get Universal Credit you may qualify for childcare costs element. You may be able to get help with paying child care costs in advance- ask in your journal or speak to your work coach.
- If you get Working Tax Credits you may qualify for extra money towards your costs.
- Tax Free Childcare- Up to £2000 per year for each child (£4000 if your child is disabled) to help with childcare costs. You will need to set up an account and for every £8 you pay in, Central Government will pay in £2. It can pay for childminders, nurseries, nannies, after school clubs and play schemes. [www.gov.uk/help-with-childcare-costs](http://www.gov.uk/help-with-childcare-costs)



**Save up to £20 per year**

Turn off lights when not in a room, no matter how long for.

# Sure Start Maternity Grant

This is a £500 one off payment to help with the costs of a new baby:

You may qualify if both of the following apply:

- You're expecting your first child, or you're expecting a multiple birth (such as twins) and have children already
- You or your partner already get certain benefits

You must claim the grant within 11 weeks of the baby's due date or within 6 months after the baby's birth. You do not have to pay the grant back and it will not affect your other benefits or tax credits.

You or your partner must also be receiving one of these benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Child Tax Credit
- Working Tax Credit that includes a disability or severe disability element
- Universal Credit

## How to Apply

Online: [www.gov.uk/sure-start-maternity-grant](http://www.gov.uk/sure-start-maternity-grant)

## Save up to £60 per year

Only charge your devices when they near 0% and take them off charge when they reach 100%

