

Compassionate Kenilworth

Where to go for help?



Compassionate Kenilworth aim to reduce social isolation and loneliness, improve health outcomes and help to make Kenilworth a happier place to live. We have been working to develop Cost of Living activities and have collated a list of local and national supports to help you through this period.



FINANCIAL SUPPORT

Advice on Managing your Money / Debt

Have you found yourself in debt over the the past year? You are not alone. Many of us have found that it's been difficult to make ends meet with the ever increasing costs of everyday living including the extreme increase in energy costs and some very cold winter spells.

Being in debt can be a stressful and overwhelming experience, negatively impacting your health and wellbeing and isolating those most in need of support.

There is a way out though - there are simple steps you can take to help you manage your finances and work towards becoming debt-free.

First of all it's important to acknowledge your situation and seek advice to help you manage your money as best you can whilst also looking at how to deal with money that you may owe various creditors.

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There are 2 excellent national organisations who will both work alongside you to help you:-

- to budget and manage your money
- to find a way to make your money go further
- to explore all potential benefits and support that may be available and relevant to your situation
- to manage your debt and help with a plan to become free of debt

Both offer the same **advisory and support service** but one (**CAP/Christians Against Poverty**) will see you personally face to face (in Leamington) to discuss your situation and come up with a suitable long term plan, including **“completing necessary forms with you”**, the other (**PayPlan**) will help you over the phone, but can't help you complete forms.

Because **CAP** offer a **local face to face support meeting in Leamington**, there is approximately a 2 week wait for a meeting at the present time (@March 2023) . Because **PayPlan** provide **support over the phone**, they are able to provide a quicker response, but **PayPlan** don't provide face to face support to help with form completion.

Both **CAP** and **PayPlan** can help you get **“breathing space”**, which is a scheme that gives someone in debt the right to legal protection from their creditors for up to 60 days. This protection includes pausing/freezing interest and other charges on debts and pausing most enforcement actions and contact from creditors.

By contacting one of the two above mentioned charities, you will begin to have the tools and support in place to start improving your financial situation.

CAP <https://capuk.org/> Contact No 0800 328 0006

PayPlan <https://www.payplan.com/> Contact No: 0800 280 2816

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Energy/utility advice

If you are in winter fuel debt, or falling behind with monthly payments, first you must contact your energy provider as soon as possible and explain your situation. Under rules from the regulator, Ofgem, your supplier has to help you - usually by negotiating a payment plan that you can afford. They should be able to provide you:

- A full payment plan review
- Affordable debt repayment plan
- Payment breaks / or reductions.
- More time to pay
- Access to hardship funds

Other General Help with Fuel / other Household Bills.

British Gas Energy Trust Grant Service: The Trust contributes to the relief of poverty, with a particular focus on fuel poverty. You do not need to be with British Gas to access these funds.

Apply: online <https://bget.org.uk/> Tel : 01213211324 Email : info@aurigaservices.co.uk

Act on Energy - Offers advice on all energy related issues (heating and insulation etc) from problems with bills to accessing grants. Tel : 01789333169 Email : advice@actonenergy.org.uk

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Benefits & Payments Advice

General Help to Assess Eligibility for Potential Additional Benefits/Payments.

Citizens Advice Bureau (CAB). If you do just one thing then make that a call to CAB. CAB will do a full benefit check with you. Looking at council tax entitlement, pension credits, long term illness benefits, any additional benefits/payments that you may be eligible for based on your financial and health circumstances. CAB are always up to date with relevant information on what you can claim for. You can check with them whether you are eligible for pensions credits which could also potentially make you eligible for emergency top up payments for fuel. They can also signpost you for debt advice.

The Kenilworth CAB advice hub is open between 9.15am and 4pm on Thursdays at Kenilworth Library.

This service is only for CV8 clients.

9.15 AM, 10.15 AM and 11.15AM are face to face slots, then 1 PM 2 PM 3 PM are afternoon telephone slots.

This is an appointment only service. Please call **0800 144 8848** to make an appointment.

- **Instant Self Help:** Many issues can be solved through CAB's comprehensive and informative online resource on their brand partner website www.citizensadvice.org.uk
- **Phone:** You can reach CAB by phone between Monday to Friday 10:00 – 15:00 on **0800 144 8848**
- **Contact CAB :** www.casouthwarwickshire.org.uk/contact

Turn To Us is an online benefits calculator and has details of local grant information that you may be eligible to receive. They have detailed sections about all support - covering fuel, food, etc.

<https://www.turn2us.org.uk/Your-Situation>

<https://benefits-calculator.turn2us.org.uk/>

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Support with Food

Locally, the Trussell Trust foodbank delivers to Kenilworth homes directly on a Friday between 10am and 12pm.

Contact 0780 293383 to discuss. Referrals can be obtained through GP surgeries, the Kenilworth Centre, Compassionate Kenilworth and the churches.

CK & tKC have partnered to launch a pilot emergency supermarket voucher scheme to complement existing foodbank support. For more information, or eligibility criteria, check out: www.compassionatekenilworth.co.uk or call the Kenilworth Centre on 01926 855205

The **Brunswick Hub (Leamington)** will provide emergency chilled food parcels to those in need. For £5 (or £0 depending on circumstances), the Brunswick Hub provides £20 of fresh food including milk, bread, People can be referred by an agency (social prescribers, GPs, Foodbank, citizens advice, social services, etc) or they can self refer (subject to a needs assessment). Call them on 01926 422123 (open 10am - 2pm) for more information.

This is an emergency food provision for those struggling to make ends meet or in need of crisis support.

Compassionate Kenilworth may be able to arrange collection - p.hayward@kc19.uk

To see other food supports and suggestions, take a look at our **Food Directory** that can be downloaded from the Compassionate Kenilworth website at www.compassionatekenilworth.co.uk or to request a copy email: p.hayward@kc19.uk

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Other Support

Guidance on getting an extra payment to help with the cost of living if you were entitled to certain benefits or tax credits in 2022:

<https://www.gov.uk/guidance/cost-of-living-payment>

Warm Home Discount Scheme:

<https://www.gov.uk/the-warm-home-discount-scheme>

Help for Households Campaign:

<https://helpforhouseholds.campaign.gov.uk/housing-support/>

Help with Childcare Costs:

<https://helpforhouseholds.campaign.gov.uk/help-with-childcare-costs/>

Help with Travel Costs:

<https://helpforhouseholds.campaign.gov.uk/help-with-transport-costs/>

Help with your mental wellbeing:

<https://wellbeingforwarwickshire.org.uk/>

For a list of local Cost of Living Hub activities and social spaces check out our timetable on the Compassionate Kenilworth Website:

www.compassionatekenilworth.co.uk or pick up a copy from one of our partners: the Kenilworth Centre, Tree House Bookshop, Kenilworth Books, Kenilworth Library.