

# Help in Crisis -

What is available and how to access  
help for your clients

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# Help in a crisis

**A crisis can occur for lots of different reasons:**

- Benefits delayed, sanctioned or stopped
- Redundancy, losing a job through illness
- Bereavement
- Partner moves out
- An unexpected bill
- Or gradually things become so difficult that it not possible to carry on...



**If your client does not have enough money for food or clothing or to keep warm there is help available.**

**There is no need for them to struggle alone.**

# The Cambridgeshire Local Assistance Scheme (CLAS)

## Aims of session:

- ✓ Introduce you to the new CLAS model and how it works
- ✓ Give you a clear understanding of how Universal Access to CLAS works and how to refer your clients
- ✓ Increase your awareness of other grant making trusts you can access

# New CLAS model

If you live in Cambridgeshire the scheme provides information, advice and one off practical support and assistance in times of exceptional pressure (subject to eligibility).

# Aims of new CLAS model

New CLAS model provides a range of needs based assistance that enables eligible families and individuals to improve their immediate financial position, cope and better support themselves, **and** use relevant resources to succeed in the long term.

This includes:

1. Working **in partnership** with citizens, community groups, businesses and local agencies to maximise outcomes and help families **improve their financial capability**, build their financial skills and **prevent** repeated difficulties.
2. **Prioritising prevention** and helping struggling families and individuals to access the right advice, information and support online, by telephone or face to face to avoid a future crisis and better support themselves.
3. Assess needs and administer access, supply and distribution of reliable, safe, refurbished, reused, and low costs household items and white goods. This must be part of an effective, **joined up intervention**, using a Think Family approach where appropriate.

# New CLAS Model

## Connect, Advise, Enable

### **Connect:**

- We will connect with our clients as people, who matter in the same way that we do. We will recognise they have hopes, fears, cares and needs in the same way that we do.

### **Advise:**

- We will offer advice and guidance, and signpost clients to where they can access the services they need - both in the short and long term.

### **Enable:**

- We will see beyond the problems people present, and see clients as valuable individuals with the potential to share and practise their skills, or learn new ones.

# CLAS Network

## Previous CLAS model

- Authorised Agents network disbanded - all were invited to apply to join new network

## Current CLAS model

- 19 CLAS Champions hosted by 14 different organisations across the County
- Citizens Advice Bureaux providing universal access to information, advice and practical support

Website and  
contact centres –  
focus on preventing harm

## CLAS CHAMPION NETWORK

All receive holistic quality standard of  
financial capability support including  
budgeting / best deals/ benefits /  
employment and grant support

+

Green, new and shop voucher linked to  
household need and vulnerability

## IMPACT

3 mth follow up by  
Champions

- Well being
- Budget management
- Access to services

CLAS page on Making  
Money Count website &  
universal access to  
information & advice via  
Citizens Advice Bureaux

19 Champions in the  
county – with  
delegated authority  
to make CLAS awards  
& use local  
knowledge to  
connect with local  
services

Green vouchers redeemable at  
Cambridge Re-use, CCORRN & the  
Ferry Project

“The whole is greater  
than the sum of its parts”





# Information & Advice

- Initial assessment to identify need through associated issues checks, usually attached to issues such as loss of income (job/benefits), debt, moving
- Depending on underlying eligibility, range of outcomes including self/help (website <http://makingmoneycount.org.uk/help-in-a-crisis/> ), signposting/referral to other support services, or CLAS award for access to good/s.

# Eligibility

- ✓ Means tested benefits & no savings

***OR***

- ✓ Income <£16k & no savings

***AND*** must:

- ✓ Lived in Cambridgeshire for at least 6 months (unless you have fled to the area for your own safety)
  - ✓ Aged 16 and above
  - ✓ Be facing unexpected financial difficulties & hardship
- 
- **NB: If a CLAS award is appropriate, customers will need to provide documentation proving their eligibility before it can be successfully processed – i.e. benefits letter, such as Universal Credit or Housing Benefit, bank statement need to be provided.**

# CLAS Awards

## 3 types of awards:

- **Green Goods Vouchers – max £250**
  - (Recycled white goods, furniture and paint)
- **New Goods – max for cookers only £300/350**
  - (Cookers & mattresses only)
- **Supermarket Vouchers – max £250**
  - ( Food & clothing. Covering needs where limited access to Foodbanks)

# Green Goods Vouchers

- Recycled white goods, furniture and paint.
- Maximum amount of award £250 - Expiry date one month from issue date).
- **CLAS Champion refers directly to the supplier**
- **Partners where Green Goods vouchers can be redeemed:**
  - ✓ **Cambridge Re-Use (Serving Cambridge City, East and South Cambridgeshire)**
    - Providers of recycled white goods, furniture and paint (might also include mattresses)
  - ✓ **Ferry Project (Serving Fenland and Huntingdonshire)**
    - Providers of recycled white goods and furniture (might also include mattresses)
  - ✓ **CCORRN (Serving Fenland and Huntingdonshire)**
    - Providers of recycled paint

# New Goods

- All cookers, and some mattresses (might also include washing machine or fridge freezer if one cannot be sourced quick enough from Green Goods partners)
- Maximum amount of award for new **cookers only £300/350**
- Maximum amount of award for new mattresses £250
- CLAS Champion sends referral to CHS to process orders for all new goods
- **Suppliers of New Goods:**
  - ✓ **Coop Electrical (all cookers, might include washing machine or fridge freezer)**
  - ✓ **Argos (new mattresses. Try to award recycled where possible)**
- CLAS Champion chooses product from Argos website and makes referral to CHS

# Supermarket Vouchers

## Food & clothing:

- Covering needs where limited access to Foodbanks
- Maximum amount of award £250
- Limits for supermarket vouchers:
  - Clothing: Adults £50, Child/Baby £25
  - Food: Adult £25, Child/Baby £20
- Champion sends referral to CHS to process orders for supermarket vouchers

# Universal Access to CLAS Flowchart

# Professional referrals to Citizens Advice Rural Cambs.

- Professionals (and clients) can call the advice line (0344 245 1292 Monday – Friday 9.30am to 3.30am) – professionals must have the client with them to give consent.
- Depending on urgency and appointment availability, they will be given an appointment or invited to a drop in.
- Gateway assessors at CARC are supported by their ASL (Advice Service Lead) and endeavour to deal with CLAS referrals at drop ins. If this is not possible, alternative solutions are sought. Awards are signed off by CLAS lead at CARC.

**NB:** Professionals should ensure that their client is aware they will to be required to:

- ✓ Complete an initial assessment.
- ✓ Provide proof of income/benefits to ensure they meet the eligibility criteria.
- ✓ **This information must be supplied before an award is granted.**
- ✓ Clients should be encouraged to bring documents with them.



# Professional referrals to Cambridge & District CAB

- Professionals can fast track clients by emailing Joanna Wagner ([joannaw@cambridgecab.org.uk](mailto:joannaw@cambridgecab.org.uk)) to request an appointment.
- Support Workers will be sent Client Registration & Income/Expenditure forms. To be completed and returned prior to appointment.
- Fast tracked appointments given within 24 hours
- For Clients attending drop in requesting CLAS help – appointment offered within 2 to 3 working days. If urgent (food voucher or utility voucher (non CLAS), aim to see them & deal with it immediately.

**NB:** Professionals should ensure that their client is aware they will to be required to:

- ✓ Complete an initial assessment.
- ✓ Provide proof of income/benefits to ensure they meet the eligibility criteria.
- ✓ **This information must be supplied before an award is granted.**
- ✓ Clients should be encouraged to bring documents with them.

# CABx locations - Citizen Advice Rural Cambs.

## Drop in sessions:

Venue	Day	Times
9 Church Mews, Wisbech	Mon to Thurs	9.30 to 12.30pm
70 Market Street, Ely	Mon, Wed & Thurs	9.15 to 12pm
Pathfinder House, St Mary's Street, Huntingdon	Mon, Tues & Wed	9.30 to 12.30pm
The Portacabin, Tan Yard Car Park, St Neots, Hunts	Mon, Tues & Thurs	9.30 to 12.30pm

# Citizen Advice Rural Cambs *Outreach Drop In Sessions*

## **East Cambs:**

### **Soham**

Town Council,  
The Walter Gidney  
Pavilion  
Fountain Lane  
Soham

Drop in session:  
2<sup>nd</sup> & 4<sup>th</sup> Wednesday  
of every month.  
10.00am – 12.00pm

## **Fenland:**

### **March**

Library, City Road PE15 9LT

Drop-in: Monday 9.30am - 12.00pm

***(Please note as of July 2017 the March service will be a specialist service offering support with Financial Skills and Money help only)***

### **Whittlesey**

Library, 31-35 Market Street PE7 1BA

Drop-in: Friday 9.30am - 12.00pm

### **Wimblington**

Parish Hall - Drop in session 3<sup>rd</sup> Wednesday of every month. 2.00pm – 4.00pm

# CABx locations

## Cambridge & District CAB – Drop Ins

**Cambridge (centre)** – [Cambridge City Council, Mandela House, 4 Regent Street, Cambridge CB2 1BY](#) Tuesday & Thursday 11am – 3pm

**Cambridge (north)** – [Meadows Community Centre, 1 St Catherine's Road, Cambridge CB4 3XJ](#) Wednesday 11am – 3pm

**Girton** – [Girton Community Centre, St Vincent Close, Girton CB3 0PE](#) Wednesday 1pm – 4pm

**Sawston** – [John Huntingdon Centre, 189 High Street, Sawston CB22 3HJ](#) Friday 9.30am – 12.30pm

**Trumpington** – [Trumpington Pavilion, Paget Road, Cambridge CB2 9JF](#) Thursday 11.30am – 2.30pm

# Cambridge & District CAB

**Appointments only & for registered patients at following surgeries:**

## **Arbury**

- [Arbury Road Surgery, 114 Arbury Road, Cambridge, CB4 2JG](#)
- Thursday - 2pm-5pm

## **Chesterton**

- [Nuffield Road Medical Centre, Nuffield Road, Cambridge, CB4 1GL](#)
- Thursday - 1pm - 4pm

## **Fen Ditton**

- [East Barnwell Health Centre, Ditton Lane, Cambridge, CB5 8SP](#)
- Friday - 8.30am - 1pm

# Where else can we go for help?

- CLAS funds are very limited.
- We are linking with Grant making charities in Cambridgeshire to make it work.
- CHS facilitates a ***‘Charities Networking Meeting’***.
- Plans to develop a framework to help establish how we match up demand/supply 18/19, including resources outside of CLAS.

The Whole is Greater  
than the Sum of the Parts





# Other Crisis Help

- **Cambridgeshire Local Assistance Scheme (CLAS)**
- Charities (including ACTS 435 & Besom)
- Stay Well Grants
- Food Banks
- Social Fund Budgeting Loans
- Increasing income through benefits
- DHP
- Help with Water costs
- Energy switching to save money
- Recycled furniture & white goods
- Free Debt Advice





# Charity Grants



The '**Making Money Count**' website has information on local, regional and some national charities

*These include:*

- Specific geographical areas (villages, towns etc.)
- Energy/utility charities
- Young people, children, women, older people
- General ones.
- Armed Service charities

For other charities, including occupational charities, check with the 'Individuals in Need' book.

***Example:** Client who used to work for BT received £2,000 grant from BT Charity for household items.*

# Charity Grants

Grants from local, regional or national charities

- Check with CAB
- They always have the book '*Grants for Individuals in Need*', published by the Directory of Social Change (DSC), price £85
- Also in libraries
- [www.turn2us.org.uk](http://www.turn2us.org.uk) website with a grants finder



# Top Tips on applying for **Charity Grants**

- **Read the eligibility criteria:** Is your client eligible? If not, don't bother!
- **Follow the instructions on how to apply:** Do you have to apply on their form? Is it online or a paper version? Do you have to apply on their behalf?
- **Supporting documentation:** What do you need to supply? It must be up to date (within 3 months). You may need to ask the DWP to send a letter to confirm benefits. If you don't supply all the required documents they won't process your application.



# Charity Grants – Examples

- ***Cambridge Central Aid Society*** – within a 30 mile radius of Cambridge. Trustees meet fortnightly.
- ***The Foundation of Edward Storey*** – for unsupported women over 40 in Cambridgeshire.



CHS has started a '**Charities Networking Meeting**' to encourage charities to work together to make best use of resources.

# Food Banks in Cambridgeshire

- 31% of Food Bank vouchers are due to benefit delays
- 19% due to 'low income' (increasing cost of food/energy)
- “A significant number of people who come to food banks are in work”
- In areas where Universal Credit has been rolled out Food Bank use has increased significantly
- ***You can sign up to be a 'Voucher Holder' for local Food Banks.***

Cambridgeshire Food Banks are mainly run through the Trussell Trust and are usually run by individual local churches. These include:

Cambridge, Ely (including March), Wisbech, Ramsey, Royston, St Neots, Godmanchester, Huntingdon, Kings Lynn, Yaxley, Sawtrey,

<https://www.trusselltrust.org/get-help/find-a-foodbank> or PDF list on Making Money Count website



# Food Banks and help with utilities

## Npower 'Fuel Bank' initiative:

- Some Food Banks (including Cambridge City) are able to help with topping up pre-payment meters for electricity and gas as part of an initiative by Npower, so they do not have to choose between 'heating and eating'. Check with your local Food Bank.
- The fuel voucher top up is worth on an average £47
- Quote from a client:
  - *"I know a lot of women, like me, that have got to either pay for gas, electricity, the rent, or food. You don't want to live in darkness, so you just go without heat. Without the voucher, we'd be even worse off."*



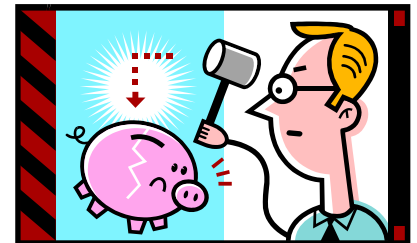
# Stay Well Grant

- Run by **Cambridge Community Foundation** – apply on-line
- <https://www.cambscf.org.uk/Stay-Well.html>
- Grants up to £300 for vulnerable individuals/families living in Cambridgeshire (not including Peterborough) facing fuel poverty to contribute towards future heating costs. For those that are homeless, other costs of keeping warm (such as sleeping bags) will be considered.
- Individuals must be referred by an organisation (voluntary sector or local authority) that has assessed the individual's circumstances and can verify that they are in need of immediate assistance.
- The Stay Well Grant will not be paid to offset historic debt.
- Grants will be paid direct to the energy supplier, or to the referring agent to buy a prepayment token or other items.

# Social Fund Budgeting Loan

## Social Fund Budgeting Loan through the DWP

- No interest attached
- Must be on specific means-tested benefit for the correct amount of time (6 months)
- Repay through on-going benefit





# The Besom - *'Sweep away suffering'*



From an idea in 1987 by lawyer James Odgers

**Besom Mission Statement: *'That it should provide a bridge between those who want to give money, time, skills or things, and those who are in need. It ensures that what is given is used effectively'***

- 30 Besoms in the UK run by local churches
- Providing good quality second hand household items, furniture and white goods, gardening and decorating to those in need

# Besoms in Cambridgeshire

Cambridge: [thebesomincambridge@gmail.com](mailto:thebesomincambridge@gmail.com)  
<http://www.thebesomincambridge.org/>  
Histon & Impington [BesomHI@gmail.com](mailto:BesomHI@gmail.com)  
Sawston: [thebesominsawston@gmail.com](mailto:thebesominsawston@gmail.com)  
St Neots & West Cambs: [besomSNWC@gmail.com](mailto:besomSNWC@gmail.com)



# ACTS 435

- Christian Charity website. <https://acts435.org.uk>
- Advocates in local churches meet with those in need and post a request for help on the website
- People donate to help those in need
- Churches involved in : Peterborough, Cambridge, Ely, Upwell, Great Gransden, Haverhill, Royston, Thetford ...
- If you are a church goer perhaps you church may be interested in joining?

# Increasing income – Benefit check

## Are your clients getting everything they are entitled to?

- How do you check this? Do you check it yourself? Or do you go somewhere for help?
- **Checking yourself:**
- [www.turn2us.org.uk](http://www.turn2us.org.uk)
- Lisson Grove or other on-line benefit calculators
- **Or go elsewhere?**
- Citizens Advice Bureau (CAB)
- DWP/JCP

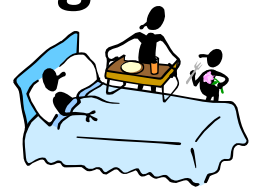


# Disability or Carer's benefits?



## Can they claim extra benefits due to:

- The effects of being disabled, long sick or ill, serious
- mental health issues, learning disability, or being a carer?



## • Benefits include:

- PIP (aged 16 – 65 with daily living or mobility needs )
- DLA (children under 16 with care or mobility needs)
- AA (over 65 with care needs)
- Carer's Allowance (providing care 35 hrs a week for someone on DLA mid or high rate care, PIP DL or AA)

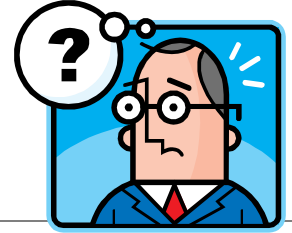
# Help with paying rent - DHP



## Discretionary Housing Payment (DHP)

- This is support from your local district council to help meet housing costs.
- It is short term help to give you time to work out a solution to problems you may be experiencing.
- To find out more about these payments contact your local district council offices.
- Useful if you are affected by the 'Bedroom Tax' or the 'Benefit Cap'.

# Save money on Water costs



## Cheaper tariffs

### Social Tariffs:

**‘Assure’** tariff (Cambridge Water)

or **‘Lite’** tariff (Anglian Water)

Clients on a low income struggling to pay water bills may qualify for a discount of up to 80% on their water charge.

### **‘Watersure’ tariff:**

Must be on a water meter and on means tested benefits:

- If your client has 3 children under 19 (in f/t, non advanced education) OR
- Medical condition that means higher water usage

# Switching Energy Supplier or Tariff

A yellow circular logo with the text "ENERGY BEST DEAL" in red and orange.

ENERGY  
BEST  
DEAL

## Energy costs:

- Consider switching fuel tariff or supplier to reduce costs
- Energy Best Deal has useful information
- Cambridgeshire County Council has a 'Collective Energy Switch Project'
- Consider Energy Efficiency – advice from supplier
- **'Warm Home Discount'** – help clients to check if they are eligible and apply. Worth £140 a year.



# What is a Credit Union?

- A mutual organisation owned by the members.
- Members have a 'Common Bond' (live, work or study..)
- Provides savings accounts and lower cost loans.
- In Cambridgeshire we have:



**Rainbow Saver Anglia**  
Credit Union Ltd.

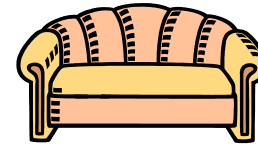
## Who can join?

Anyone who lives, works or studies in East Anglia can become a member by paying a one off admin payment of £3.00 and open the account with £1.

# Furniture Recycling in Cambridgeshire

## Cambridge Reuse:

<http://www.cambridgereuse.org.uk>



## Hope Enterprises at Luminus:

<http://www.luminus.org.uk/community/help-support/furniture-and-household-goods>



## Carezone: (REFERRAL ONLY)

[http://www.kingsgateuk.com/Groups/1811/KingsGate Community Church/Peterborough/Community Impact/Care Zone/Care Zone.aspx](http://www.kingsgateuk.com/Groups/1811/KingsGate_Community_Church/Peterborough/Community_Impact/Care_Zone/Care_Zone.aspx)

**Emmaus:** <http://www.emmaus.org.uk/cambridge>

**YPL:** <http://yplittleport.co.uk/page32.html>

# Luminus/Ferry Project (Octavia's furniture project)

**Who is it for:** Single homeless people, low income families and those wanting used furniture

**What is available:** Good quality, used furniture, new and used white good, home wares.

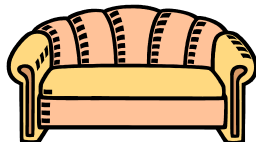
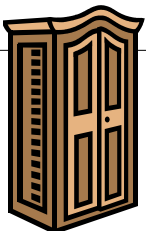
**Where:** Renewal Park, Foundry Way, March, PE15 0WR

**Opening Times:** Monday – Friday, 1pm – 4pm

**Contact:** 01945 429300 or 01354 650860

**Email:** [octavias@luminus.org.uk](mailto:octavias@luminus.org.uk)

• <http://www.ferryproject.org.uk>





# Debt Advice



## **FREE Debt Advice**

- Access free debt advice from organisations such as Citizens Advice Bureau (CAB), National Debtline or StepChange Debt Charity, CAP etc. to reduce monthly repayments to creditors.
- Consider a DRO, bankruptcy or other debt strategy options.

**Debt Advice on Making Money Count website**

# Emergency Help Lines



- Are your clients feeling stressed, worried or experiencing feelings they can't manage?
- Talking to someone who will listen and won't judge is vital.
- **All of the below are free phone helplines:**
- Samaritans call 116 123 Available 365 days a year 24 hours a day
- NHS call 111 and press option 2 for a 24 hour service for people in a mental health crisis living in Cambridgeshire and Peterborough
- Lifeline 0808 808 2121 7-11pm 7 days a week

# Questions?





## Contact Details

Gerry Cano – CLAS Project Manager at CHS Group

[gerry.cano@chsgroup.org.uk](mailto:gerry.cano@chsgroup.org.uk)

Sue Reynolds – Senior Money Matters Advisor at CHS Group.

[sue.reynolds@chsgroup.org.uk](mailto:sue.reynolds@chsgroup.org.uk)