

Help in Crisis -

What is available and how to access help for your clients

Gerry Cano – CLAS Project Manager

Sue Reynolds – Community Investment
Service Manager & Senior Money Matters Advisor

Help in a crisis

A crisis can occur for lots of different reasons:

- Benefits delayed, sanctioned or stopped
- Moving on to Universal Credit
- 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

- Launched in April 2017
- 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.

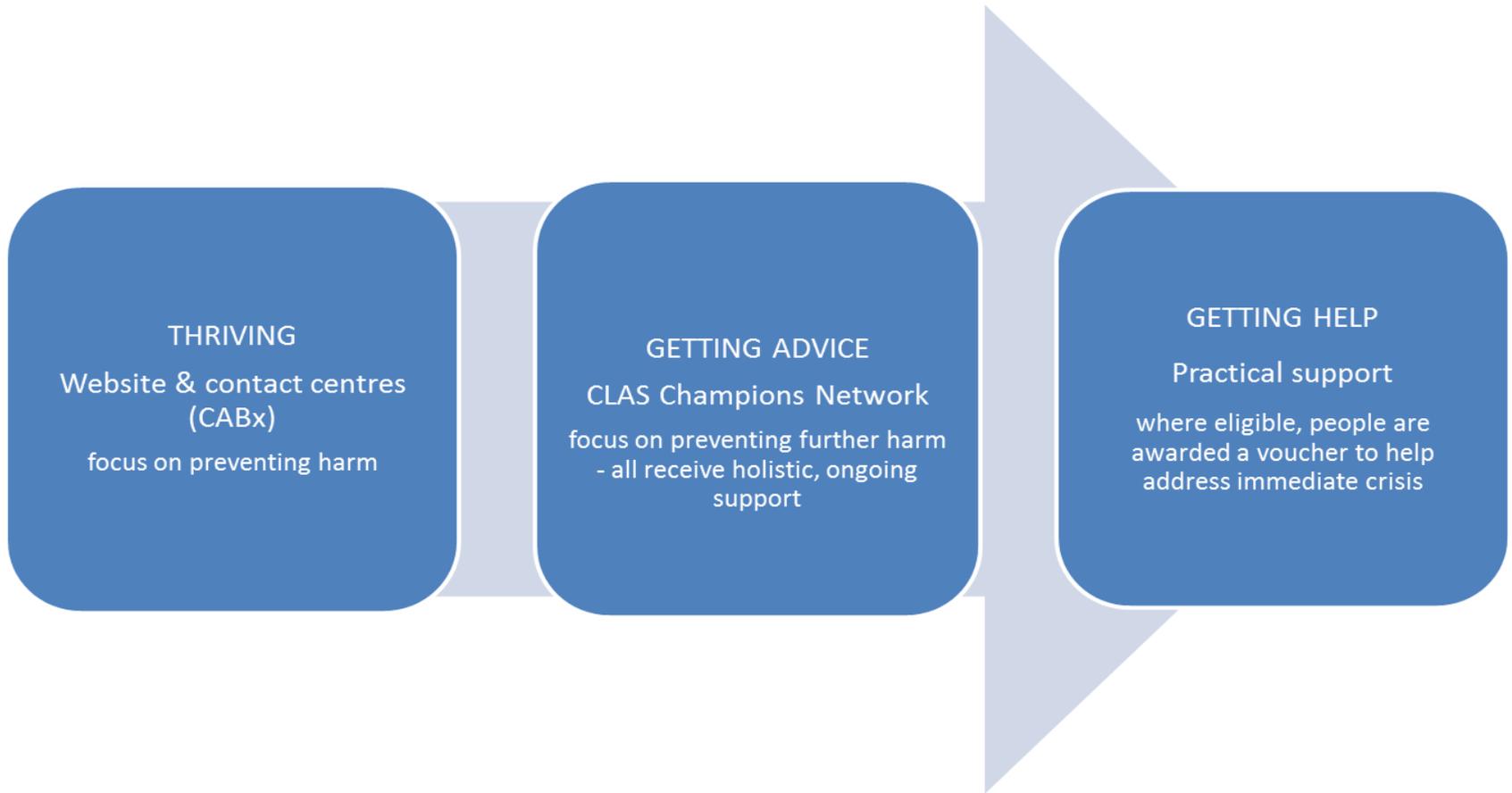
Advise:

- 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 model continuum



CLAS Network

- **Previous CLAS model**

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

- **Current CLAS model**

- 21 CLAS Champions hosted by 16 different organisations across the County
- Citizens Advice Bureaux providing universal access to information, advice and practical support
- Partnership working – linking with local charitable financial aid organisations and groups to improve local coordination, share knowledge and practice - Charities Network to facilitate engagement of local groups

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 £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 (Cambridge City, East and South Cambridgeshire)**
 - Providers of recycled white goods, furniture and paint
 - ✓ **Ferry Project (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

- Cookers and mattresses
- Maximum amount of award for new **cookers only £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 if recycled cannot be sourced)**
 - ✓ **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

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

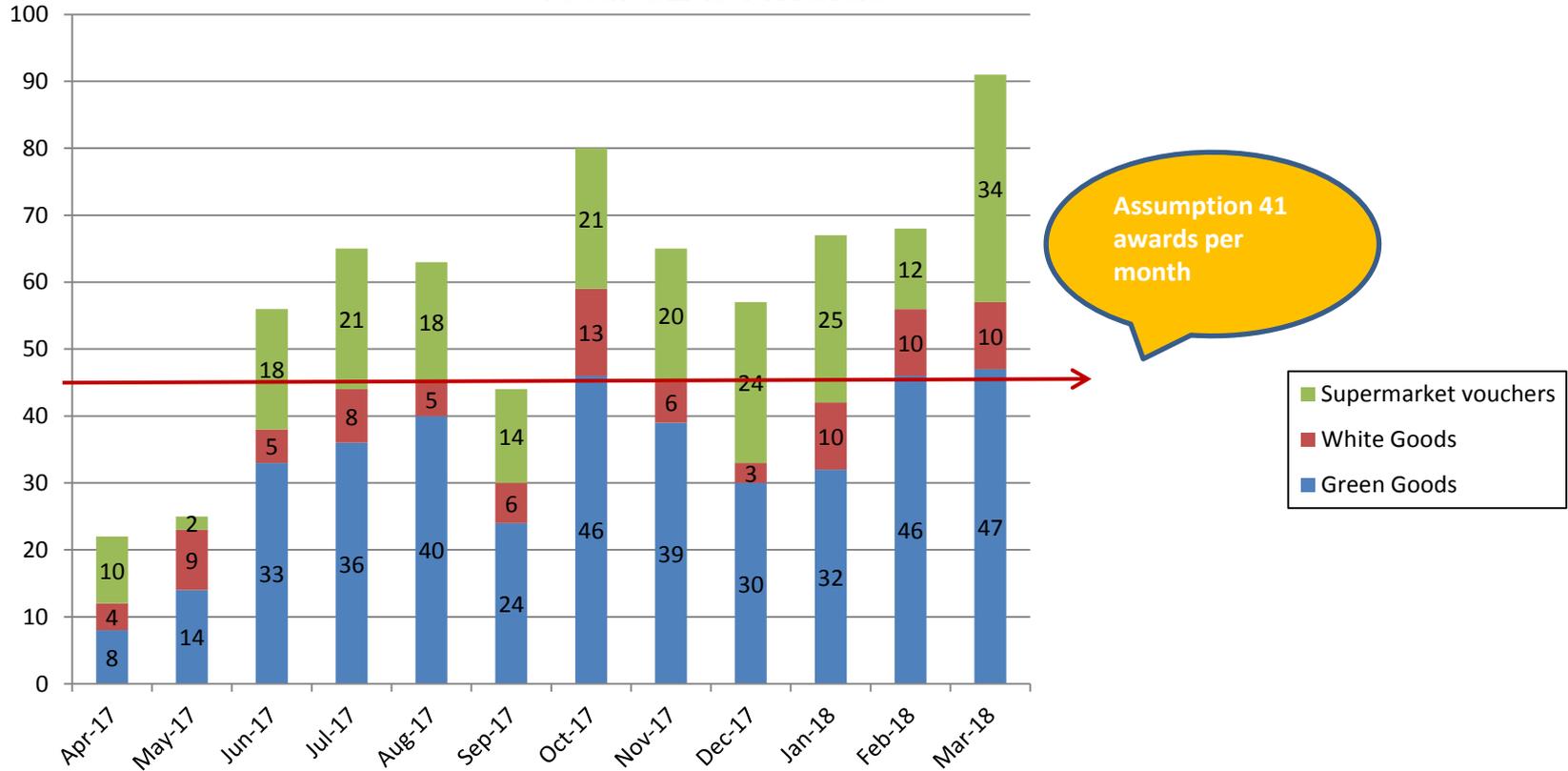
- Professionals can fast track clients by emailing Joanna Wagner (joannaw@cambridgecab.org.uk) to request an appointment.
- Support Workers will be sent Client Registration & Income/Expenditure forms. To be completed and returned prior to appointment.
- Fast tracked appointments given within 24 hours
- 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.

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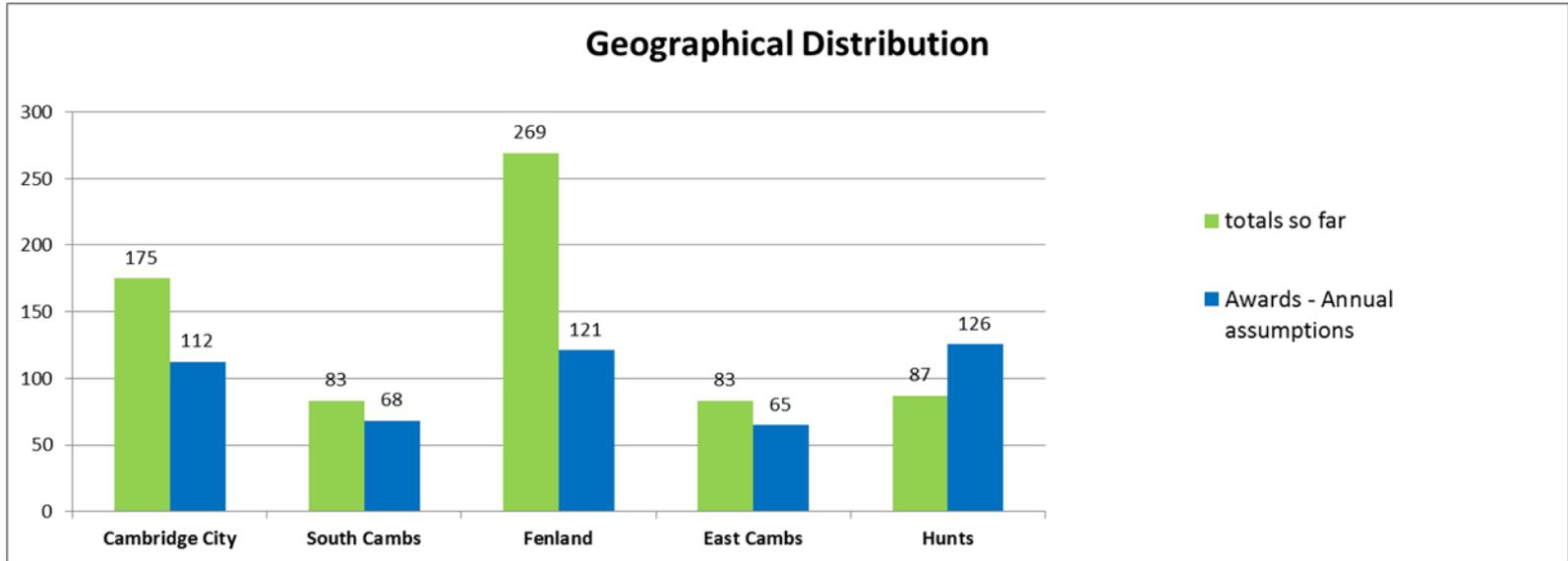
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CLAS Awards 2017/2018

Total CLAS Awards



CLAS Awards 2017/2018



CLAS Awards 2017/2018

Assumption 2017/2018

- 492 awards - £123,000
- 70% Recycled - £86,100
- 20% New - £24,600
- 10% Food - £12,300

Actual 2017/2018

- 703 awards - £125,571
- 59% Recycled - £74,506
- 20% New - £24,900
- **21% Food - £26,165**

Where else can we go for help?

- CLAS funds are very limited
- We link up with grant making charities in Cambridgeshire to make it work
- CHS facilitates a ***'Charities Networking Meeting'***

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 & Fairbite Food Club
- Social Fund Budgeting Loans & UC Advance Payments
- 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 (British Gas, Anglian Water)
- Young people, children, women, older people (Buttle)
- General ones (Glasspool, Vicars in Relief)
- Armed Service charities (British Legion, SSAFA)

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 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.



Local Charity Grants – Examples

- ***Cambridge Central Aid Society*** – within a 30 mile radius of Cambridge. Trustees meet fortnightly. Very responsive. 
- ***The Foundation of Edward Storey*** – for unsupported women over 40 in Cambridgeshire.
- ***John Huntingdon's Charity*** (JHC), Sawston
- ***Cottenham Charity***, Cottenham
- ***Huntingdon Freeman's Charity*** in Huntingdon

Local Charity Grants – Examples

- CHS facilitates a **‘Charities Networking Meeting’** to encourage charities to work together to make best use of resources.
- **Example:** Cottenham Charity has money but few applicants and Cambridge Central Aid had applicants from Cottenham – they got together and sorted it out!
- **Besom** charities are working more closely with other local organisations now.



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 (by 52%).
- ***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 clients do not have to choose between 'heating and eating'. Check with your local Food Bank.
- The Cambridge fuel voucher top up is worth £47 (winter) and £30 (summer)
- 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."*





Fairbite™ Excess Food Club



- In June 2018 the Cambridge Food Bank started a new venture
- Food stocks are supermarket ‘waste’ via FareShare, including fresh fruit and veg
- ‘Members’ are referred by front line workers who confirm eligibility
- Members pay £2 per visit, max two visits per week and can select items from the shelves
- Fruit and veg and other items (tampons, baby food) provided as extras (help yourself)
- Over 50 signed up members (waiting list!)
- Averaging about 40 visits per week



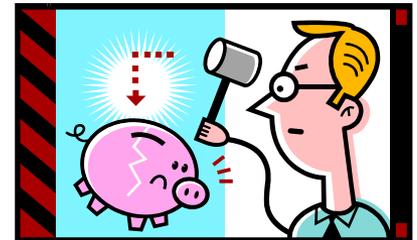
Stay Well Grant

- 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

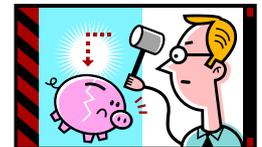
- No interest attached
- Must be on specific means-tested benefit for the correct amount of time (6 months)
- Repay through on-going benefit



Universal Credit Advance Payment

Paid by the DWP

- No interest attached
- You can have an advance of up to 100% of your first UC monthly payment (including the rent element)
- You repay through deductions from your Universal Credit over 12 months
- This means you have a lower amount each month to live on - you may struggle to manage



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



- **Histon and Impington Besom**
- Contact: besomhi@gmail.com
- **Areas covered:** CB23, CB24 and CB25.
- **The Besom in Cambridge.**
- Contact:
thebesomincambridge@gmail.com
- **Areas covered:** CB1, CB2, CB3, CB4, CB5,
and CB21, CB22.



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 your 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
- 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 term 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 (if you are 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

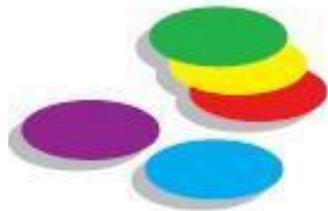
Saving money on utilities

- Consider switching fuel tariff or supplier to save money
- The Energy Best Deal and 'Making Money Count' websites have good information
- Consider Energy Efficiency advice from your 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.

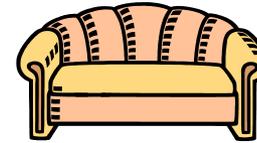
Who can join?

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>

British Heart Foundation: <https://www.bhf.org.uk/shop>



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

Sue Reynolds – Community Investment Service
Manager & Senior Money Matters Advisor at CHS
Group.

sue.reynolds@chsgroup.org.uk