



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
- 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.

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
- Young people, children, women, older people
- General ones
- Armed Service charities

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

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

Local Charity Grants – Examples

- **Cambridge Central Aid Society** – *within a 20 mile radius of Cambridge. Trustees meet fortnightly. Very responsive.*
- **Street Aid** – *Cambridge – for the homeless*
- **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**, *Huntingdon*





National charities - examples



General charities

- **Glasspool** - *small grants*
- **Vicars Relief Fund** – *for those who are homeless or vulnerably housed*

Children and Families

- **Buttle**- *Chances for Children grants*
- **The Family Fund** – *families with disabled children under age 17- for wide variety of items (may take 4 months to process)*

Armed Service charities

- British Legion
- SSAFA
- <https://armedforcescharities.org.uk/>

Energy/utility charities

- *British Gas Energy Trust*
- *E.ON Energy Fund*
- *EDF Energy Trust*
- *South Staffs Water Charitable Trust (Cambridge)*
- *Anglian Water Assistance Fund*

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 £95
- 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.



Food Banks in Cambridgeshire

In 2017 – 2018 – reasons for needing to use a Food Bank:

- 33.11% Income not covering essentials
- 20.34% Benefit delays
- 17.36% Benefits changes
- “A significant number of people who come to food banks are in work”
- In many areas where Universal Credit has been rolled out Food Bank use has increased significantly .
- 1.6million 3 day food parcels given out in 18-19
- Food Bank usage increased by 19% in 18-19 on previous year
- ***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, Sawtry,

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





Fairbite™ Excess Food Club



- In June 2018 the Cambridge Food Bank started a new venture in CB4
- 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



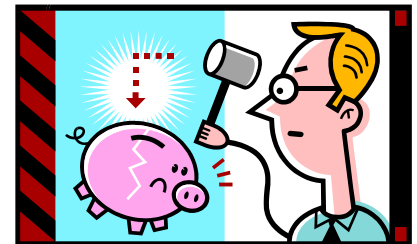
Stay Well Grant

- 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

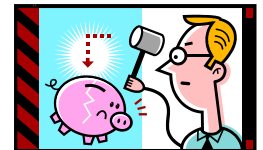
- No interest attached
- Must be on specific means-tested benefit for the correct amount of time (6 months)
- Repay through on-going benefit



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:**
- <https://www.entitledto.co.uk/>
- Lisson Grove or other on-line benefit calculators
- **Or go elsewhere?**
- Citizens Advice (CA)
- DWP/JCP



Disability or Carer's benefits?

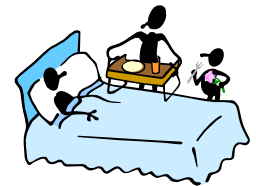


Can they claim extra benefits due to:

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

Disability Benefits:

- 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)



Carers:

- Carer's Allowance (must be providing care 35 hrs a week for someone on DLA mid or high rate care, PIP Daily Living, or AA).
- *If you are on UC and would be eligible for CA but have not claimed it as your wages are too high, you can still get the Carers Element of UC worth £160 a month! This is the equivalent of the Carers Premium on legacy benefits*

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:

Cambridge Water (South Staffs) 'Assure' tariff

Discount of up to 60% (1st year) and 40% (2nd year) on water charge.

Receipt of DHP gives passport to this social tariff, as does CLAS award.

Anglian Water 'Lite' tariff

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

'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
- Uswitch is an independent switching website
- 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:

1) Rainbow Saver Anglia Credit Union

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.

2) Eastern Savings & Loans

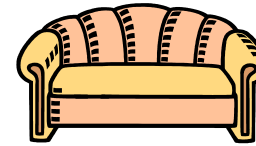
Who can join? Anyone who lives or works in Cambridge, Norfolk or Suffolk.

Contact details on their websites.

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 (CA), 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

The New Horizons Project

New Horizons Coaches can offer up to 20 hours of 1:1 support with:

- **Money** - Budgeting, Debt, DRO's, increasing income and reducing expenditure
- **Getting on-line** - using the internet to save money, using a computer, loan of a chrome book
- **Moving towards work** – volunteering, training, education, CV writing, looking for job opportunities, Permitted Work etc.

Contact: New.Horizons@chsgroup.org.uk



Emergency Help Lines

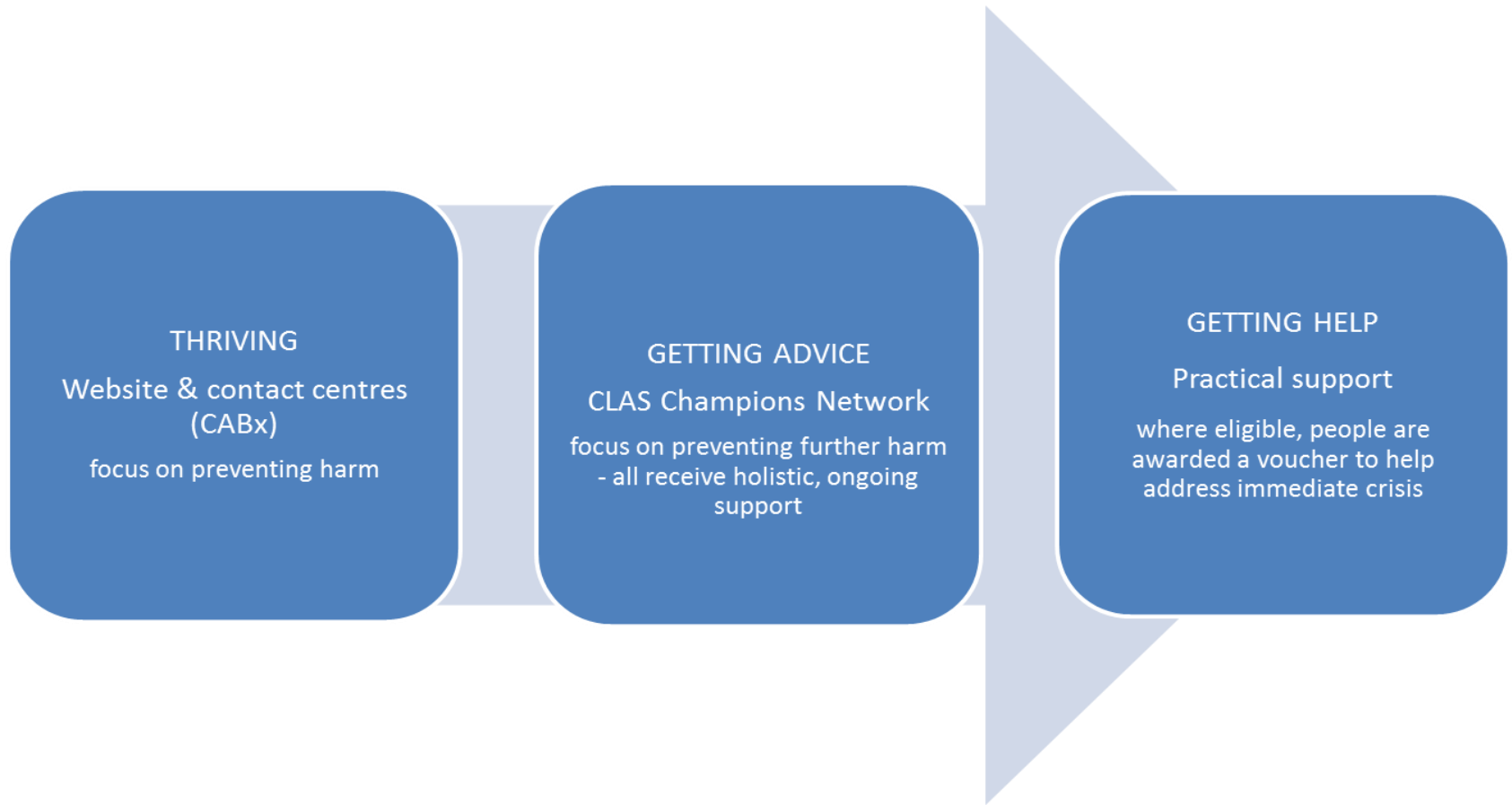


- Are your clients feeling stressed, worried or experiencing feelings they can't manage?
- Talking to someone who will listen and won't judge is vital.
- **All of the below are free phone helplines:**
- Samaritans call 116 123 Available 365 days a year 24 hours a day
- NHS call 111 and press option 2 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

CLAS

- Current 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)

CLAS model continuum



CLAS Network

- **Previous CLAS model**

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

- **Current CLAS model**

- 21 CLAS Champions hosted by 16 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 Networks facilitate engagement of local groups

Think Communities Approach

- People
 - Strength based approach to problem solving. What people are good at or motivated by rather than what's wrong
- Places
 - Charities networks in Cambridge, Wisbech, March, Peterborough, Hunts. Helps us improve co-ordinated response
- Systems
 - Outcomes are produced by whole systems – beyond the control of any one actor. We share intelligence & problem solve together – include Cambs County Council in this

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

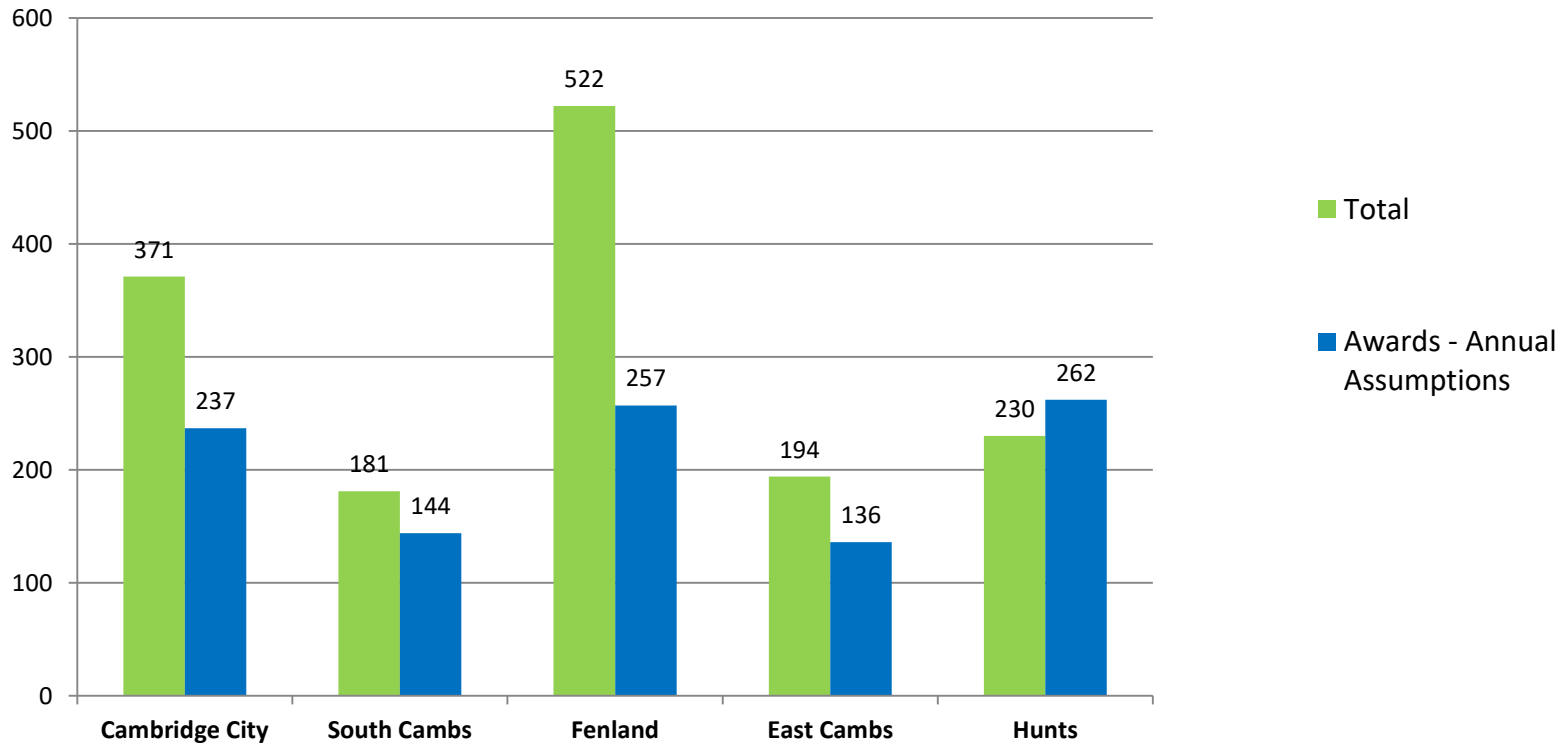
CLAS awards FY's 17/18 & 18/19

- 3 types of awards:
 - **Green Green** – max £1000 – Recycled paint – 1449 awards – value £144,947
 - **New Go** – max £175 – Cookers & fridges – 1504 awards – value £266,314
 - **Supermarket vouchers** – max £250 – Food & clothing – 501 awards – value £55,055

Since April 2017 1,445 people have received 1,504 awards total value £266,316

CLAS Awards – FY's 17/18 & 18/19

Geographical Distribution



Information & Advice

Universal Access to CLAS via CABx

- CABx deliver universal access
- Since April 2017, 2,429 people have been screened for CLAS via their local CAB
- 1,409 were not eligible for CLAS but received help from other support services
- Total income maximisation for 1,409 CABx clients not eligible for CLAS but referred to other services - £3.7 million

Charities Network Groups

- 3 Charities Collaboration with other charities help us manage, make better use of limited resources: eg. local stakeholders Single mum with disabled child moving into alms house received £250 Green Goods voucher to buy fridge freezer and washing machine, Besom Charity provided cooker & bedframe, John Huntingdon's Charity covered cost of flooring
- 38% of clients received additional support from other charities

Social Value 17/18 & 18/19

- Clients reported an increase in wellbeing valued at £1.8 million - budget to impact ratio of 1:3 (based on 190 completed surveys i.e. 10% of total clients)
 - 53 people reported feeling **relief from being heavily burdened with debt**, value **£485,775**
 - 79 people reported feeling **more in control of their finances**, value **£571,928**
 - 85 people reported feeling **relief from depression and anxiety**, value **£708,372**

Cost benefit analysis 17/18 & 18/19

- Savings to the public purse £1.9m
(relates to further crisis/issues that have been prevented or delayed as a result of getting CLAS support)
- Savings to local authority £848k
- **NB: figures based on a sample of 100 case studies from 1,445 clients**

Feedback

39 yr old single parent of 2 aged 1 & 2, suffers from depression & anxiety. Waiting for first UC payment after failing Work Capability Assessment. Awarded Green Goods voucher: *"I'm not someone that talks about my problems, but I felt that everything was getting too much for me and I'm so glad I did as the outcome has so relieved me, thanks"*

39 yr old single woman suffering from depression. Awarded a Green Goods voucher: *"It's improved my mental health and sleeping pattern to have a comfortable bed, my stress levels have gone down and its helped to get me in the right place to look for full time work again"*

48 yr old single mum of 3. Part-time worker but struggling to make ends meet. Awarded supermarket vouchers: *"Thank you for assisting me & my family at a very stressful time"*

41 yr old single man with mental health problems moving into social housing from temporary accommodation – history of homelessness. Awarded Green Goods voucher: *"This help has been key to me moving into my new home and restoring self respect & dignity, I cannot thank you enough"*

Learning

- Key themes
 - Domestic abuse
 - Child poverty
 - Poor physical & mental health
 - Debt
 - Precarious existence
 - Homelessness
 - Challenges for our CLAS clients
 - Challenges for CLAS Champions

Learning

- Key lessons
 - Impact of Universal Credit and the need to develop place-based approaches
 - Roll out of UC in Fenland and Cambridge (32% of total CLAS awards in Fenland, 25% in Cambridge)
 - Groups in persistent poverty
 - Lone parents (90% women)
 - Single men under 60
 - Single women under 60
 - 2 parent families
 - Complexity and the need to think systematically
 - Champions not only struggling with increased demand but also with the complexity of needs people are presenting with

Aims for 2019/20

- Improve our understanding of CLAS clients – influence policy and inform relevant provision
- Share our learning with relevant stakeholders – Financial Capability Forum, Charities Network groups
- Work with the Children’s Society on their Coordinated Crisis Pilot as a learning partner
- Work with relevant stakeholders to highlight prevalence of economic abuse and it’s impact on domestic abuse
- Work with Standing Together Against Domestic Violence to develop a domestic abuse cost benefit analysis tool
- Continue to work with our Charities Network groups to coordinate local efforts aimed at tackling poverty
- Set up further Charities Networks
- Brexit – work with our partners and networks to ensure that emergency food provision is accessible to those who need it

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 Liza Atkinson: liza@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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The Whole is Greater
than the Sum of the Parts



Questions?





Contact Details

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