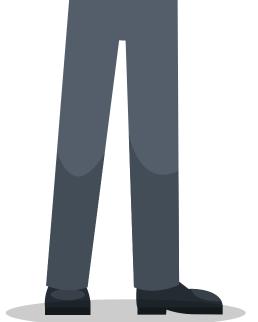


Help with money





How can Stonewater help me?



Welcome

We know that managing money can sometimes feel like a balancing act, but you're not alone – we're here to help! This guide is packed with all the ways Stonewater can support you, and we've also included information about support from other organisations. If you need any help, our contact details are at the end of this guide.

Paying your rent

We want our customers to know that whatever financial hardship you find yourself in, we won't judge and we are here to help. If you're finding paying your rent difficult, it's important that you speak to us as soon as you can so we can do our best to support you. We can help to set up a payment plan which is affordable and we'll never take action against you, even if it takes some time to pay off any arrears.

Access to Local Support

Our team can assist in sourcing funding, essential items and ongoing support that's available in your local area.

Community Investment Grants

These grants provide funding that can assist individuals with specific challenges or fund projects and activities that help transform entire communities and neighbourhoods. The aim of these grants is make a positive difference to our neighbourhoods and the lives of our customers residing there.

Energy bills and suppliers

Search "Energy Hub" on our website (<u>stonewater.org</u>) for tips and advice on using energy efficiently. We have a dedicated team who can support you if you're finding it hard to meet the costs of heating your home.

Discounts on essentials

Our MyRewards scheme offers discounts on everyday essentials to help save money while you shop. To use it, sign in or register at <u>myhome.stonewater.orq</u>.

We Are Group

We partner with We Are Group to help our customers build on their digital skills, helping them to get to grips with apps, emails, social media and online banking. It doesn't matter if you don't have internet access or a digital device – We Are Group will supply both. Refer yourself directly by calling 0114 551 2551, or contact us on

<u>customer.engagement@stonewater.org</u> for more information.

National Data Bank

The National Data Bank provides free data to customers that meet their qualifying criteria and some options also allow access to free calls and text messaging. To find out more, give us a call and our team can go through the criteria with you.

Stay Nimble

We've partnered with Stay Nimble to help customers who need support with skills for the modern workplace. Through short courses, coaching and practical career advice, Stay Nimble can match your existing skills and experience to new, in-demand roles and help you to bridge any skills gaps you may have to get them. Contact us on

employability@stonewater.org to find out more.

Employability support

We can offer one-to-one support to help customers get into work or take that next step in their career – this can include coaching, advice and access to training courses. Get in touch for more information: employability@stonewater.org.





The Longleigh Foundation is Stonewater's charity partner, providing grants that support our customers and communities. You can find out more about Longleigh by visiting <u>longleigh.org</u>.

Grants Available

Individual Grants are available to help with support with white goods, travel to job interviews, flooring, food vouchers and more. The five different types of Longleigh grants available to Stonewater Customers, subject to eligibility criteria, are:

Crisis Grants: Immediate support for essential items for people fleeing domestic violence or if they have been a victim of crime.

Hardship Grants: Supporting people in financial hardship.

Flooring Grants: For people with conditions that affect the safe movement around the home or families under the care of Social Services.

Critical Incident Grants: To support at times such as after a flood or fire, a serious case of hoarding or where the individual/family has been a victim of crime in their home.

Education, Training & Employment Grants: Helping people with practical items such as travel costs for training and employment opportunities.

Money worries?

Longleigh have funded Clean Slate so that they can give independent assistance to people with money or debt worries. They offer practical support with money management, including guidance with budgeting, benefits, savings, signposting to other agencies and debt advice.

You can arrange an appointment directly with Clean Slate (<u>cleanslateuk.com</u>) by calling 01453 796050 or emailing <u>glos@cleanslateltd.co.uk</u>.

Support with mental health and wellbeing

Recognising that finding mental help support can be challenging Longleigh have also funded a leading national mental health charity (<u>kaleidoscopeplus.org.uk</u>) so that they can offer support to Stonewater customers experiencing mental ill health.

They offer either one-to-one counselling or wellbeing workshops. You can call them on 0121 565 5605 or email: <u>counselling@kaleidoscopeplus.org.uk</u>.

If you need support with any of the Stonewater services on this flyer – please fill out our short online form at: <u>stonewater.org/moneymatters</u>. If you don't have access to the internet, please call us.

Help from other organisations

Food banks and parcels

Your local food banks work with referral agencies to issue food vouchers to those in need of emergency food in times of crisis. To find your local food bank visit the Trussell Trust website: <u>trusselltrust.org/get-help/find-a-foodbank</u>. They can also help with things like debt advice, mental health support, and benefits guidance.

Local Welfare Provision Funds

If you're struggling financially, Local Welfare Provision Funds may be available from your local authority to help with costs like food and bills. Each local authority is given a pot of money from the government to run its own local welfare fund and it can choose how to use the money locally. You should get in touch with your council to find out what support it is able to provide you. More information can be found here: entitledto.co.uk/help/Local-welfare-fund.

Discretionary Housing Payments (DHP)

A DHP is an extra payment made by your local council to help with housing costs such as your rent. These payments are usually given if you've been finding it hard to pay your rent in full and your Housing Benefit or Universal Credit payment has been reduced, and do not need to be paid back.

You can apply through your local council: <u>gov.uk/find-local-council</u>. This can be done online or by requesting a form, which is sent in the post. We may also be able to support you with applications for discretionary housing payment and our Income Team offers free, impartial oneto-one sessions to talk about how we might be able to help.

Household Support Fund

The Household Support fund is money given by the Government to local councils in order to help people who are struggling to meet their daily living costs. This could be for items such as food, clothing, and utilities. This grant funding is available to families with children of all ages, pensioners, and other low-income households, particularly those who cannot increase their income through work. Customers who are finding it hard to meet their daily living costs should contact their local council to find out more information and access the fund.

Personal Independence Payment

Personal Independence Payment (PIP) can help with extra living costs if you have a long-term physical, mental health condition or disability, difficulty doing certain everyday tasks or getting around because of your condition.

You can get a PIP even if you're working, have savings or are getting most other benefits. For more information about PIP, visit the Government website (<u>gov.uk/pip/how-to-claim</u>) or call 0800 917 2222.

Social tariffs for mobile and broadband

Social tariffs are reduced cost broadband and phone plans for households on lower incomes. For more information, contact your provider to ask if they offer social tariffs, or you can find a list of providers at <u>Ofcom.org</u>.

Social tariffs for water

Your water company can help you if you're worried about paying your bills and will have a range of support available, including social tariffs. To find out more information, contact your provider to see what they can offer you.

Support with benefits

If you don't know what benefits you're eligible for, entitledto.co.uk and turn2us.org.uk have calculators that can help. If you want to find out more about applying for Universal Credit, try this free tool which will walk you through the process: uc-helper.co.uk. Citizens Advice also offer support with benefits: <u>citizensadvice.org.uk/benefits/universal-credit</u>.

Your local council

Lots of local councils have set up cost of living support, including online resources, warm banks and helplines. Check out your local council's website for more information on assistance you can get locally.

Support and advice charities

There are lots of charities who can help with financial support, debt advice or just someone to talk to about money, including Christians against poverty (<u>capuk.org</u>), Step Change (<u>stepchange.org</u>), Money Advice (<u>moneyadvice.co.uk</u>) and the National Debt Advice Line (<u>nationaldebtline.org</u>).

If you need support with any of the Stonewater services on this flyer – please fill out our short online form at: <u>stonewater.org/moneymatters</u>. If you don't have access to the internet, please call us on 01202 319 119.



Scan here to visit the Money Matters pages on our website