

Help and advice in Monmouthshire

The outbreak of Coronavirus has brought about lots of changes in all of our lives. It may have been an especially worrying time if you have worries about your income or are having difficulty paying your bills or your rent, but there is help and advice available to assist you.

This is a short guide to some of the financial and other forms of support that might be available to help you. It includes details of national organisations as well as local links and connections within Monmouthshire.

There is a lot of information here and it may take a little while to look through it all; the good news is that this is because there is lots of help available. If you're not sure where to start then organisations like Citizens Advice or your landlord if you are a social housing tenant can help you to find all the help and support that is right for you.

If you're struggling it is always better to seek help and advice sooner rather than later – but it is also never too late to ask for help, you may be surprised at how much can be done to help you get back on your feet!

Money, benefits, debt advice and employment questions

If you are experiencing financial worries, have concerns about debt or are worried about your job, there are lots of organisations you can turn to who can offer free, high quality, confidential advice to help you.

Citizens' Advice: Citizens' Advice provide free, confidential, non-discriminatory advice and information to the residents of Monmouthshire and surrounding areas. Monmouthshire County Citizens Advice provides advice in a variety of areas including Debt, Benefits, Family & Relationships, Consumer, legal and more

Our goal is to help everyone find a way forward, whatever problem they face.

<https://www.citizensadvice.org.uk/wales/>

Abergavenny and Monmouth Offices: 01873 856466 Mon,Tue,Weds,Fri 10am – 2pm

Caldicot and Chepstow: 01291 422119 Mon,Tue, Wed, Thur 10am – 1pm

Outside of these hours:

0300 3302117

Or talk to us via webchat: Type 'webchat' in citizens advice web page search bar

Christians Against Poverty: *Whether it's money worries keeping you up at night, you just can't seem to shake that bad habit, or you're tired of going for job interviews that never get you anywhere – CAP has a service that can help you.*

0800 328 0006

<https://capuk.org/i-want-help>

Turn2Us: *Turn2us is a national charity helping people when times get tough. We provide financial support to help people get back on track. Includes a useful benefits calculator and advice on accessing small grants.*

<https://www.turn2us.org.uk/>

Mind Monmouthshire: *Mind's welfare rights service helps to make sure you are getting the right benefits at the right level and can provide support with making benefits claims.*

<https://www.mindmonmouthshire.org.uk/>

01873 858275

Gateway Credit Union: *Credit Unions like Gateway to serve their members and their community and to offer products and services unavailable elsewhere. Members of the Credit Union save regularly and their savings are used to make loans to other members.*

www.gatewaycu.co.uk

01495 742500

Debt Advice Foundation: *Debt Advice Foundation is a national debt advice and education charity offering free, confidential support and advice to anyone worried about debt.*

www.debtadvicefoundation.org

0800 622 61 51

National Debtline: *National Debtline has helped millions of people with their debts. They'll talk you through options and give clear advice on how to take back control.*

www.nationaldebtline.org

0808 808 4000

StepChange Debt Charity: *StepChange helps change the lives of thousands of people every week. Their expert advice is impartial and personalised to each individual situation.*

www.stepchange.org

0800 138 1111

PayPlan: *PayPlan's supportive, non-judgemental team of advisers help thousands of people beat their debts every year, and treat all of their calls with the strictest confidence.*

www.payplan.com

0800 280 2816

Benefits Advice: *There is information and advice on benefits entitlement (including Universal Credit) and details on how to make claims available on the .gov website and through the Universal Credit helpline*

<https://www.gov.uk/browse/benefits>

0800 328 5644

Communities 4 Work Plus: *There are still lots of work opportunities during the Covid19 outbreak especially in key working roles. Communities for Work are here to help and are available to be contacted by phone, email, Facebook and Twitter. Communities 4 Work+ can provide you with training, employability support (such as updating your CV or help with preparing for interviews) and one to one mentoring. Please see our social media pages below:*

Communities for work + Monmouthshire (facebook) <https://www.facebook.com/cfwmons/>
@monmouthshireYE (twitter) <https://twitter.com/monmouthshireye?lang=en>

PaCE: *The PaCE project (Parent, Childcare and Employment) is an employability project helping parents into work by addressing their childcare barrier. For example, support with childcare has been given to existing participants to enable them to prepare for the workplace by completing training or volunteering placements, writing CVs, attending job interviews or applying for jobs on line.*

During the pandemic, a limited service is on offer over the phone or email with face-to-face meetings starting again once lockdown has been lifted. If you wish to discuss the project and explore what support may be available to you in the future please contact Chris Postle on

07342 072870 or by emailing christine.postle@dwp.gov.uk

Housing Associations: *If you are a tenant of a social landlord in Monmouthshire – such as Melin, Monmouthshire Housing Association, Pobl or United Welsh – you can access help and support with:*

Employment advice

Tenancy Support

Debt advice

Budgeting

Benefits Advice

Advice on utilities

Contacts for each of the larger housing associations in Monmouthshire are:

Pobl: contact@poblgroup.co.uk 01633 212375

Monmouthshire Housing Association: 0345 677 2277 or
customerservices@monmouthshirehousing.co.uk

Melin: moneyadvice@melinhomes.co.uk or 01495 745910

ACE Centre Abergavenny: *We are a volunteer-led, not-for-profit organisation that aims to support the local community. We offer advice surgeries and projects and are always on the lookout for new and interesting activities and groups to offer local people.*

We also issue Food Bank vouchers, signpost people to local advice and support services, provide recycling bags, Red, Purple, Food and Yellow Nappy/Hygiene Waste, coach trips, a Christmas Savings Club and so much more!

01873 853623

<https://acepartnership.co.uk/how-to-find-us/>

Your Home and Utilities

Whether you're a tenant in the social sector or private sector, or if you have a mortgage, it's important that you talk to your landlord or bank at the earliest opportunity if you think you will have difficulty paying your rent and bills, as they may be able to help you.

You could also be entitled to the following to help with your housing costs:

Discretionary Housing Payments: *These can provide extra money when your local authority decides that you need extra help to meet your housing costs on top of what benefit support you already receive through the DWP.*

To get a Discretionary Housing Payment, you will need to either already be receiving the old scheme Housing Benefit or the housing contribution element through Universal Credit.

In addition, the Homelessness Prevention Fund can help people to keep their existing accommodation or assist with access alternative accommodation.

To find out if you are eligible for a discretionary housing payment or support from the Homelessness Prevention Fund contact Monmouthshire Council

01633 644644 <https://www.monmouthshire.gov.uk/housing/>

Citizens Advice Bureau: *Citizens' Advice can provide good advice on your right to a secure home*

<https://www.citizensadvice.org.uk/wales/>

National advice number: 0300 330 2117 or contact your local office through the phone numbers in the section above

Support to stay in your home: *Monmouthshire Council's Housing Support Team aim to help anybody who might be at risk of losing their home and can provide advice, liaise with your landlord or mortgage lender, or sometimes even provide financial help.*

Water: *If you are having difficulty paying your water bill, you should contact your supplier immediately. If you are with Welsh Water, they have outlined the support they can provide, which includes payment plans and water rate reductions. More information can be found at*

www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx

Gas and electricity: *The UK Government has agreed measures with the energy industry to support people through the coronavirus pandemic. Any energy customer in need of financial help will also be supported by their supplier, which could include debt repayments and bill payments being reassessed, reduced or paused where necessary, whilst disconnection of credit meters will be completely suspended.*

Broadband and mobile phones *If you are concerned about paying your broadband or mobile bill, you should contact your supplier immediately, as they may be able to put a payment plan or other support in place to help you stay connected.*

Cash support and help with life's essentials

These are challenging times for many of us – including lots of people who have never needed help before. There are some organisations and local community groups who are able to provide immediate help for people who might be struggling, such as through small grant cash payments (that you won't have to pay back), vouchers to use in local supermarkets or help with essential costs like school uniform for children.

Social Landlords (such as Melin, Monmouthshire Housing Association or Pobl): *If you are a tenant of a social landlord you might be able to access some immediate financial help, for example through your housing association's hardship fund.*

The contact details for the social landlords in Monmouthshire are at the end of this document.

Food banks: *There are four food banks in Monmouthshire, one in each of the main towns. Food banks can provide food parcels to with enough food to see you and your household through a short crisis, as well as helping you to find the right advice and support to help deal with any underlying problems.*

To speak to someone about receiving a food parcel you can call Monmouthshire Council's contact centre on 01633 644644.

'Fare Share' and 'Food Sense': *These community run groups help to prevent surplus food from supermarkets going to waste in landfill by connecting the food with people who can use it in their local community.*

Rogiet Fare Share: rogietcommunityjunction@gmail.com

Monmouth Food Sense: mail@transitionmonmouth.org

Small local grants: *There are lots of organisations that offer grants to people in particular circumstances who might be struggling – such as veterans, care leavers or people who have worked in particular professions. Turn2Us has an online search facility to help you find out if you might be able to access any small grants from local or national charities to help tide you over a difficult patch or to help you get back on your feet.*

<https://grants-search.turn2us.org.uk/>

Discretionary Assistance Fund: *This is a 'last resort' fund from Welsh Government intended to support people experiencing serious hardship. To provide more help for those households facing significant additional hardship due to the Coronavirus crisis, Welsh Government has asked the DAF Service Centre personnel to apply greater flexibility and discretion with regard to the number and frequency of DAF payments that people can claim during this period.*

You can apply online for a Discretionary Assistance Fund payment at

www.gov.wales/discretionary-assistancefund-daf/how-apply or by calling free on

0800 859 5924.

Support for school costs: *Welsh Government provides a grant for households on low incomes to help with the essential cost of attending school, such as buying uniform or kit to take part in particular activities. Information is available here:*

<https://gov.wales/pupil-development-grant-access>

Covid Helping Groups: *All over Monmouthshire local communities have come together to help people who have been struggling because of Covid19 and the effects of lockdown. Some of these groups have raised or been donated funds to help people who have found times tough (for example in Chepstow and the surrounding villages Tesco vouchers are available for people who need a helping hand financially for a little while). To find out about your local group contact*

partnerships@monmouthshire.gov.uk or phone 01633 644496

Looking after your mental health

Mind Monmouthshire: *Mind Monmouthshire is your locally trusted independent Mental Health Charity which has been formed over 40 years. We are an organisation which provides a point of contact, information, and a wide range of services for people experiencing poor mental health across the whole county of Monmouthshire. Mind Monmouthshire endeavour to put the needs of the people who use our services at the heart of everything we do.*

01873 858275 <https://www.mindmonmouthshire.org.uk/> Text 07950 889415

Covid Helping Groups: *All over Monmouthshire local communities have come together to help people who have been struggling because of Covid19 and the effects of lockdown. Many of these groups can help people who are feeling lonely or isolated by providing a regular phone call from someone in the local neighbourhood or finding other ways to help people become involved in the work of the local group. To find out about your local group contact:*

partnerships@monmouthshire.gov.uk or phone 01633 644496

Community Connections: *Community Connections befriending scheme can support people throughout Monmouthshire who are experiencing feelings of loneliness. The team can offer friendly phone call for people of all ages who may be feeling isolated and would appreciate a friendly chat.*

contact@befriendingmonmouthshire.org.uk

Domestic Abuse support

During this challenging time, it's really important that we take care of ourselves and others.

Welsh Government have developed a website which gives practical advice on how you can stay safe and protect others in your community. To find out more, visit

www.gov.wales/safe-help

Live Fear Free: *Live Fear Free provides easy to access, helpful confidential advice on a variety of matters which may be relevant to your situation. It is open 24/7, is free and will not show up on phone bills. The helpline provides help and support for anyone who is experiencing or knows someone experiencing domestic abuse and sexual violence.*

There are four ways to make contact:

By phone: 0808 80 10 800

Text service: 07860 077333

E-mail: info@livefearfreehelpline.wales

Live chat: www.gov.wales/live-fear-free

Cyfannol Women's Aid: *provides outreach services across Monmouthshire to support women who have experienced domestic abuse. Support can include practical help with safety planning, emotional support and help to access other services.*

Monmouthshire phone line: 01873 859011 office@cyfannol.org.uk

www.cyfannol.org.uk

Help with getting online

Digital Communities Wales: *11% of adults in Wales are not online and even more find carrying out some tasks online challenging. Digital Communities Wales can provide help and support with keeping in touch, supporting your mental health, people at risk of isolation, educational resources and keeping safe online.*

0300 111 5050

<https://www.digitalcommunities.gov.wales/>

General Help and Support

Dewis: *Dewis Cymru is THE place to go if you want information or advice about your well-being – or want to know how you can help somebody else.*

When we talk about your well-being, we don't just mean your health. We mean things like where you live, how safe and secure you feel, getting out and about, and keeping in touch with family and friends.

No two people are the same and well-being means different things to different people. So Dewis Cymru is here to help you find out more about what matters to you.

<https://www.dewis.wales/>

Find support if you're affected by coronavirus: *Use this service to find out what help you can get if you're affected by coronavirus (COVID-19). You can use it for yourself or someone else.*

You can find information about:

- *what to do if you're feeling unsafe where you live, or what to do if you're worried about the safety of another adult or child*
- *going in to work*
- *paying bills or being unemployed*
- *getting food or medicines*
- *having somewhere to live*
- *mental health and wellbeing, including information for children*

<https://gov.wales/find-support-affected-coronavirus>