



# Help with your bills and rent



This document was written by **Welsh Government**. It is an easy read version of '**Financial Support for Individuals**'.

**November 2021**

# How to use this document



This is an easy read document. But you may still need support to read it. Ask someone you know to help you.



Words in **bold blue writing** may be hard to understand. You can check what all the words in blue mean on **page 28**.



Llywodraeth Cymru  
Welsh Government

Where the document says **we**, this means **Welsh Government**. There are different contact details for the different types of help that you get. See each page for the different contact details.

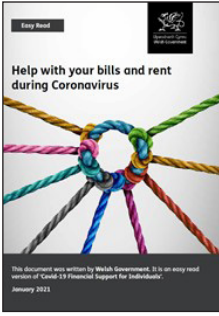


This document was made into easy read by **Easy Read Wales** using **Photosymbols**. To tell us what you think about this easy read version, please [click here](#).

# Contents

|                                                     | Page |
|-----------------------------------------------------|------|
| Introduction.....                                   | 4    |
| Loss of income.....                                 | 5    |
| Support from the UK Government.....                 | 6    |
| Housing support.....                                | 11   |
| Financial help.....                                 | 14   |
| Help for living costs.....                          | 15   |
| How to get help for your health and well-being..... | 19   |
| Family support.....                                 | 23   |
| For more help.....                                  | 25   |
| Hard words.....                                     | 28   |

# Introduction



This guide has been written by the **Welsh Government**.



This guide is about the different ways we could help you with money.



This guide is also about how we could help with your health and **well-being**.



**Well-being** means a person is happy, healthy and is comfortable with their life and what they do.

# Loss of income

## Self-isolation support scheme



**Self-isolation** means staying at home to help stop the spread of coronavirus.



If you are **self-isolating**, you might not be able to work from home. This could mean you do not get paid.



The **self-isolation support scheme** is money we could give you to help. You might be able to get a payment of £500.



You may be able to apply for the **self-isolation support scheme** if:

- you test positive for coronavirus on or after **23 October 2020**
- you have been told to **self-isolate** by the **NHS Wales Test Trace Protect service** on or after **23 October 2020**



If you have less money because you or your child are **self-isolating**, contact your local authority for help.

# Support from the UK Government



## Universal Credit

**Universal Credit** is money you could get to help pay your bills and rent.



For more information please check the **website**:  
[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)



**Or phone:**

**Universal Credit Helpline:** 0800 328 5644

**For Welsh speakers call:** 0800 328 1744



If you need help to make a claim for Universal Credit, **Citizen's Advice** can help you.



**For more information:**

**Website:** [citizensadvice.org.uk/helpclaim](http://citizensadvice.org.uk/helpclaim)

**Phone:** 08000 241 220

## New Style Employment and Support Allowance



This is money to help pay your bills and rent. If you are ill or **self-isolating** you might be able to get this money.



You can get this money even if you are getting **Universal Credit** too.

For more information check:

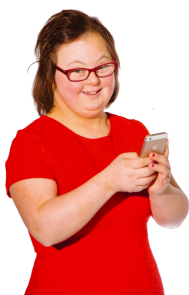


**Our website:** [www.gov.uk/guidance/new-style-employment-and-support-allowance](http://www.gov.uk/guidance/new-style-employment-and-support-allowance)



**Or phone:** 0800 328 5644  
(when you hear the options, press option 3)

**For Welsh speakers phone:** 0800 328 1744  
(when you hear the options, press option 3)



**Or text:** 0800 328 1344  
(when you get options, choose option 3)

# New Style Job Seekers Allowance

This is money you can get if:



- you are unemployed but looking for work **or**



- you work less than 16 hours a week.



You can get this money on its own, or as well as getting **Universal Credit**.



For more information go to the **website:** [www.gov.uk/jobseekers-allowance/apply-new-style-jsa](http://www.gov.uk/jobseekers-allowance/apply-new-style-jsa)

**Or phone:** 0800 055 6688

**For Welsh speakers phone:** 0800 012 1888



**Or text:** 0800 023 4888

## Personal Independence Payment



This is money for people who have a long-term health condition or disability. This money will help with extra costs.



For more information:

Check the website: [www.gov.uk/pip](http://www.gov.uk/pip)

Or phone: 0800 917 2222

## Statutory Sick Pay



This is money to help if you cannot work because you are ill or **self-isolating**.



Not everyone can get this money. If you cannot get this money, you may be able to get **Universal Credit** instead.



For more information, check the **website**: [www.gov.uk/statutory-sick-pay/eligibility](http://www.gov.uk/statutory-sick-pay/eligibility)

## Pension Credit



If you are over state pension age and do not earn much money, you could get **Pension Credit**.



**Pension Credit** is money to help with your living costs, rent and other housing costs.



You can get **Pension Credit** if you have other income, savings or own your own home.



**To apply by phone:**

**Call:**        0800 99 1234



**Text:**        0800 169 0133

Lines are open Monday to Friday, 8am to 6pm

# Housing support



Because of coronavirus, you might have less money.



If you are finding it hard to pay your rent and bills, you should talk to your landlord. Your landlord might be able to help you.

**There is also other help you could get:**

## Early Alert Scheme



The **Early Alert Scheme** is for people who are renting privately. It is run by **Citizen's Advice Cymru**. They can give advice on:

- rent
- income
- benefits
- budgeting



If you are worried about paying your rent or bills, you can call the **Private Rented Sector Debt Helpline**:

**Free phone:** 0808 278 7920

## Tenancy Hardship Grant



**Tenancy Hardship Grants** are for private renters in Wales. You can get this grant if you do not get housing benefit or housing cost payments through **Universal Credit**.



If you have not been able to fully pay your rent because of coronavirus, this grant could help you.



The grant is paid straight to your landlord by your local authority.



For more information, fill out an enquiry form on our **website**: [gov.wales/tenancy-hardship-grant-private-rented-sector-tenants-coronavirus](https://gov.wales/tenancy-hardship-grant-private-rented-sector-tenants-coronavirus)

## Discretionary Housing Payments



**Discretionary payment** is a special fund to offer those on a low income some extra support in times of emergency.



This is money to help people pay rent in both social **and** private sector.



It is only for people who are already getting **housing benefits**.



Contact your local authority to see if you can get this payment.

# Financial help



## Welsh Government's Discretionary Assistance Fund

Financial help means getting help with money.



Because of coronavirus, you might have a lot less money. You might need money quickly for an emergency.



If you need money quickly, we could give you an **Emergency Assistance Payment**.



To apply for this money, go to our **website**:  
[gov.wales/discretionary-assistance-fund-daf/how-apply](http://gov.wales/discretionary-assistance-fund-daf/how-apply)

**Or call free phone: 0800 859 5924**

## Council Tax Reduction Scheme

The **Council Tax Reduction Scheme** could help you pay your council tax bill. For more information, check our **website**:

[www.gov.wales/council-tax-discounts-and-reductions-information-leaflet](http://www.gov.wales/council-tax-discounts-and-reductions-information-leaflet)



# Help for living costs

## Water bills



If you are having problems paying your water bill, you should speak to the water company.



If your water company is **Welsh Water**, they have lots of ways to help you.



For more information, check the **website**:  
[www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx](http://www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill.aspx)

## Gas and electricity



Because of coronavirus, you might be struggling to pay your bills.



Gas and electricity suppliers understand that some people are finding it difficult to pay their bills. If you are finding it difficult to pay your bills, ask your supplier for help.

## Broadband and mobile phones



If you are having problems paying your broadband or mobile phone bill, tell your supplier. They may be able to help.

## Banks, credit cards and loans



You may be struggling to pay your bank, credit card or loans.



If you are finding it difficult to pay bills, contact the people you owe money to. They might be able to help.

## Free school meals



Any child who usually gets free school meals will still get free school meals even if the school is closed, or the child is **self-isolating** because of coronavirus.



Local authorities in Wales are making sure children get their free school meals.



Contact your local authority to find out how they will do this. To find your local authority contact details, go to the **Government website**: [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

## Pupil Development Grant - Access



This is money to help pay for things like school uniforms.



Families whose children get free school meals can apply for this money. But it depends which school year the children are in.

### You can apply for this money if your children are:

- going into reception class or year 1, 3 and year 5 in primary school
- going into year 7, 8, 9, 10 and year 11 in secondary school
- if your child is aged 4, 5, 7, 9, 11, 12, 13, 14, 15 or 16 in special schools.





For **looked after children**, it does not matter what school year the children are in. The children can still get this money.

**Looked after children** are children who cannot live with their families. They are cared for by Social Services either with foster families or in a children's home.



To find out if you can get this money, check our **website**: [www.gov.wales/pupil-development-grant-access](http://www.gov.wales/pupil-development-grant-access)

# How to get help for your health and well-being



Some people have suffered with poor health and **well-being** because of coronavirus.



## Live Fear Free helpline

**Live Fear Free** helps people who are suffering from **domestic abuse**.

**Domestic abuse** is any behaviour that causes harm to someone. It is carried out by a partner, an ex-partner or a family member. It can happen to anyone.



You can contact them in 4 ways:

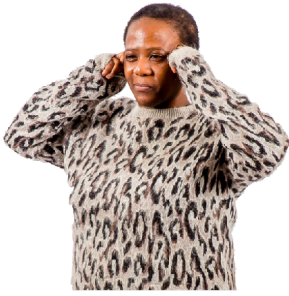
**Phone:** 0808 80 10 800

**Text:** 07860 077333

**E-mail:** [info@livefearfreehelpline.wales](mailto:info@livefearfreehelpline.wales)

**Live chat:** [www.gov.wales/live-fear-free](http://www.gov.wales/live-fear-free)

## C.A.L.L. helpline



The **C.A.L.L. helpline** can help you to talk about your worries and problems and support you with your mental health.



To talk to someone, contact:

**By phone:** 0800 132 737

**Or text:** Text Help to 81066

For more information, check the **website:**  
[www.callhelpline.org.uk](http://www.callhelpline.org.uk)

## Substance misuse national helpline



If you are having problems with drugs or alcohol, you can contact:

**Website:** [www.dan247.org.uk](http://www.dan247.org.uk)

**Free Phone:** 0808 808 2234

**Text:** Text DAN to 81066

## Domestic Abuse



If you are suffering from **domestic abuse**, you can get help from **Citizen's Advice**.



For more information, check the **website**:  
[www.citizensadvice.org.uk/cymraeg/Teulu/gender-violence/domestic-violence-and-abuse-getting-help](http://www.citizensadvice.org.uk/cymraeg/Teulu/gender-violence/domestic-violence-and-abuse-getting-help)

## Dewis Cymru



Dewis Cymru has a lot of information online to help with your health and **well-being**.



For more information, check the **website**:  
[www.dewis.wales](http://www.dewis.wales)

## Healthy Start



Healthy start helps people by giving them free food, milk and vitamins.

You can get this help if you are on benefits **and**:



- are pregnant **or**



- have a child under 4 years old.



If you are pregnant and under 18, you can also get this help.



For more information, contact:

**Website:** [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

**Phone:** 0345 607 6823

# Family support

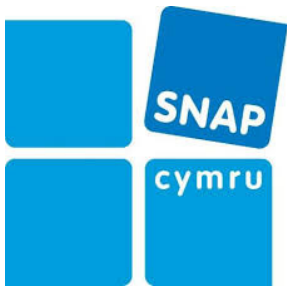
## Family Information Service



The family information service can tell you about help and activities for families.



For more information, check the **website**:  
[gov.wales/find-your-local-family-information-service](http://gov.wales/find-your-local-family-information-service)



## Additional Learning Needs

If you or someone in your family has additional learning needs, **SNAP Cymru** can help you.



For more information, check the **website**:  
[www.snapcymru.org](http://www.snapcymru.org)



## Parents

If you are a parent and find being a parent hard, you can get advice.



For more information, check the **website**:  
[gov.wales/parenting-give-it-time](http://gov.wales/parenting-give-it-time)

## Ethnic Minorities Youth Support Team



**Ethnic minorities** are a particular race of people. There are less of them than other people. For example, Indian people are **ethnic minorities** in Wales.

The **Ethnic Minorities Youth Support Team** helps:

- black people
- **ethnic minorities**
- refugees
- asylum seekers.



For more information, check the website:  
[www.eyst.org.uk](http://www.eyst.org.uk)

## Carers Trust Wales



**Carers Trust Wales** help people who care for other people but do not get paid for it.



For more information, check the website:  
[www.carers.org](http://www.carers.org)

# For more help

## Citizen's Advice Cymru



**Citizen's Advice Cymru** can give you advice on things like money, debt and benefits.



For more information, check the **website**:  
[www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/contact-us](http://www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/contact-us)

**Or phone:** 0800 702 2020. You can call between 9am and 5pm from Monday to Friday.

## County Voluntary Council



If you are **self-isolating**, ask your friends or neighbours for help to get things you need.



The **County Voluntary Council** can help if you do not have anyone to help you.



For more information, check the **website**:  
[www.thirdsectorsupport.wales/contact](http://www.thirdsectorsupport.wales/contact)



## Age Cymru Advice

**Age Cymru Advice** can give information and advice to people over 50.



For more information contact:

**Email:** [advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)

**Phone:** 08000 223 444

## Care and Repair



**Care and Repair** help older people with:

- information
- advice
- help around the house
- help with getting benefits.



For more information contact:

**Website:** [www.careandrepair.org.uk](http://www.careandrepair.org.uk)

**Phone:** 0300 111 3333

## Mental Health and Money Advice Service



This service helps people with mental health and money problems.



For more information, check the **website**:  
[www.hafal.org/recovery/finance-money](http://www.hafal.org/recovery/finance-money)

# Hard words

## Domestic abuse

Domestic abuse is any behaviour that causes harm to someone. It is carried out by a partner, an ex-partner or a family member. It can happen to anyone.

## Ethnic minorities

Ethnic minorities are a particular race of people. There are less of them than other people. For example, Indian people are ethnic minorities in Wales.

## Looked after children

Looked after children are children who cannot live with their families. They are cared for by Social Services either with Foster Families or in a Children's Home.

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Self-isolation means staying at home to help stop the spread of coronavirus.

## Well-being

Well-being means a person is happy, healthy and is comfortable with their life and what they do.