

Where to get Help & Advice



Money
Advice

Council
Tax
Advice

Housing
Advice

Benefit
Advice

Debt
Advice

Gas &
Electric
Advice

Consumer
Advice

Savings &
Loans

www.cardiff.gov.uk/thehub





Contents

	Page
Advice Providers	03
Benefits Advice	08
Housing	15
Fuel Poverty	19
Credit	26
Food Banks and Food Co-operatives	27
Employment Services	28
Grants	32
Family Support	33



Advice Providers

CARDIFF COUNCIL ADVICE HUB

The Advice Hub offers free advice to customers who want help with matters including: - debt, money management, fuel poverty, Welfare Reform changes, income maximisation, and benefit advice. The Advice Hub is also the venue for other agencies including Citizens Advice Bureau, Credit Union and Trading Standards who can offer help and advice.

Tel: 029 2087 1000

Website: www.cardiffhousing.co.uk/advicehub

Advice Hub
1st Floor Marland House
Central Square
Cardiff
CF10 1EP

Monday - Wednesday 8:45am to 5:00pm;
Thursday 10:00am to 6:30pm,;
Friday 8:45am to 5:00pm

CARIDFF AND VALE CITIZENS ADVICE BUREAU

The Citizens Advice Bureau service aims to provide advice people need for the problems they face. They provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. They offer outreach services throughout the city as below:

Tel: 084 4477 2020 (Monday – Friday: 10am – 4pm)

E mail: www.valecab.org/CAB4.html

Website: www.citizensadvice.org.uk/

Advice Hub (City Centre)
1st Floor Marland House
Central Square
Cardiff
CF10 1EP
Monday – Friday: 10am – 1pm

Butetown Hub,

The Hub @ Loudoun, Plas Iona, CF10 5HW

Monday: 10am – 1pm

Ely & Caerau Communities First,

4 Grand Avenue, CF5 4BL

Thursday: 10am - 1pm



Friday: 1pm – 3pm (Money Advice Service Only)

Llanedeyrn,

Powerhouse Neighbourhood Learning Centre, Roundwood, CF23 9PN
Monday – Friday: 9am – 5pm

Llanrumney,

Library, Learning & Community Centre, Countisbury Avenue,
CF3 5NQ

Wednesday: 10am – 1pm

Friday: 10am – 12:30pm (Money Advice Service Only)

Saturday: 10am – 12:30pm (first Saturday in the month 11am – 1 pm)

Trowbridge & St Mellons Library,

30 Crickhowell Road, CF3 0EF

Monday: 10am – 1pm

Thursday: 5pm – 7pm

University Hospital Wales,

Concourse, UHW, Heath Park, CF14 4XW

Thursday 10am – 1pm

DIVERSE CYMRU

Diverse Cymru aims to make a difference to people's lives through delivering services that reduce inequality and increase independence; supporting people to speak for themselves and to connect with decision makers; creating opportunities for participation and development; raising awareness of equality issues; and inspiring people to take action against inequality.

Diverse Cymru offers support on a range of issues including:

- Making a claim for Personal Independence Payment (PIP) and other disability benefits.
- Appealing decisions that you do not agree with.
- Obtaining the community care you need.
- Advice and guidance on discrimination issues.

Diverse Cymru

3rd Floor, Alexandra House,

Cowbridge Road East,

Cardiff

CF5 1JD

Tel: 029 2036 8888

Website: www.diverseecymru.org.uk/



SOMALI PROGRESSIVE SOCIETY

Somali Progressive Society is a non profit organisation based in Cardiff. The Somali Progressive Association provides general advice, information, advocacy and onward referral for the Somali community in Cardiff.

Cardiff Advice Hub
1st Floor Marland
Central Square
CF10 1EP
Tel: 029 2087 1017 or 029 2087 1073
Website: www.spawales.org

THE SPEAKEASY ADVICE CENTRE

Speakeasy operates a team of solicitors and legal advisors to provide legal advice and representation to people who are struggling with debt, welfare benefits or fuel debt.

The Speakeasy Advice Centre
166 Richmond Road
CF24 3BX
Tel: 029 2045 3111
Website: www.speakeasyadvice.co.uk/#/home/4570765120

CARDIFF COUNCIL TRADING STANDARDS

The aim of Cardiff Trading Standards is to maintain a fair and safe environment for all who purchase and sell goods and service. This is achieved by providing advice and support for consumers and businesses and where necessary by enforcing law.

Trading Standards Consumer Advice Team

Cardiff City Hall
Cathays Park
Cardiff
CF10 3ND
Tel: 029 20 872 059
Website: www.cardiff.gov.uk/tradingstandards

RIVERSIDE ADVICE

Riverside Advice provides a comprehensive advice service in the following areas: welfare benefits, debt and money problems, Council Tax, rent and mortgage arrears, help with appeals and tribunals at Court.

41a Lower Cathedral Road
Riverside
Cardiff
CF11 6LW



Tel: 029 2034 1577

Website: www.riversideadvice.f2s.com/index.shtml

AGE CYMRU

Age Cymru provides free, impartial and independent information and advice on a range of topics. They will provide advice to make sure that people are claiming the correct entitlements.

Advice line number: 0800 022 3444

58 Merthyr Road,
Whitchurch,
CF14 1DJ

Tel: 0800 65 29 220 (Whitchurch office)

Email: enquiries@agecymru.org.uk

Website: <http://www.agecymru.org.uk>

PAYPLAN

Payplan is a provider of free debt solutions, including free debt management plans and Individual Voluntary Arrangements or Individual Voluntary Agreement (IVA).

Tel: 0800 280 281

Tel: 0207 760 8980

Website: <http://www.payplan.com/>

NATIONAL DEBTLINE

National Debtline is a national telephone helpline for people with debt problems in England, Wales and Scotland. The service is free, confidential and independent.

Tel: 0808 808 4000

THE MONEY ADVICE SERVICE

The Money Advice Service is aimed at helping people manage money better.

Tel: 0300 500 5000

Website: www.moneyadviceservice.org.uk

STEP CHANGE DEBT CHARITY

A free debt management service paid for by the credit industry.

Tel: 0800 138 1111 (free from all landlines and mobiles)

Monday - Friday: 8am - 8pm

Saturday: 9am - 4pm



Website: www.stepchange.org

WALES ILLEGAL MONEY LENDING UNIT

Wales Illegal Money Lending Unit, provides advice and assistance to victims of Loan Sharks throughout Wales and is operated by Cardiff Council on behalf of the 22 Welsh local authorities. They were set up to tackle the problem of illegal money lending in Wales as well as providing advice and assistance to victims they investigate and prosecute illegal money lenders.

Tel: 029 2087 1090

Tel: 0300 123 33 11 (charged at local rate) can be contacted on a 24 hour hotline

Email: imlu@cardiff.gov.uk

There isn't an office address for visitors but officers will arrange to visit (or arrange to meet away from home addresses) anyone who wishes to report a loan shark.

AGE CONCERN CARDIFF AND VALE

Age Concern Cardiff and the Vale of Glamorgan is a local charity that has been providing services and support for older people for over 40 years. The charity aims to help and support older people, especially those who are vulnerable, isolated or in poverty.

Age Concern Cardiff and the Vale of Glamorgan is committed to helping secure lasting improvements in the quality of older people's lives by providing the services detailed below.

- Advocacy Service
- Ageing Well Programme
- Good Neighbour Scheme
- Hospital Discharge Scheme
- Safeguarding project
- Welfare Rights Service

Age Concern Cardiff and Vale
Unit 4, Cleeve House
Lambourne Crescent
CF14 5GP
General enquiries:
Tel: 029 20 683600

Welfare Rights Service



The service offers free telephone benefit checks and advice to people aged 60+. The service further provides information and assistance, to claim their benefit entitlement by completing benefit forms via a home visit.

Tel : 029 2056 7883

Website: www.age-concern-cardiff.org.uk/index-money

FINANCIAL OMBUDSMAN SERVICE

The Financial Ombudsman Service (FOS) is set up by parliament to help sort out complaints from individual consumers or financial businesses who can't resolve their problems. FOS is completely independent and impartial. Financial Ombudsman can look at complaints about most financial problems involving:

- PPI (payment protection insurance)
- banking
- insurance
- mortgages
- credit cards and store cards
- loans and credit
- pensions
- savings and investments
- hire purchase and pawn broking
- money transfer
- financial advice
- stocks, shares, unit trusts and bonds

Contact Details

Monday to Friday – 8am to 8pm

Saturday – 9am to 1pm

- **0800 023 4567**
calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone
- **0300 123 9 123**
calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs

These numbers may not be available from outside the UK – so please call us from abroad on +44 20 7964 0500.

FOS are happy to phone you back, if you're worried about the cost of calling.

Email: complaint.info@financial-ombudsman.org.uk



Benefits Advice

CARDIFF COUNCIL ADVICE HUB

The Advice Hub offers free advice to customers who want help with matters including: - debt, money management, fuel poverty, Welfare Reform changes, income maximisation, and benefit advice. The Advice Hub is also the venue for other agencies including Citizens Advice Bureau, Credit Union and Trading Standards who can offer help and advice.

Tel: 029 2087 1000

Website: www.cardiffhousing.co.uk/advicehub

Advice Hub
1st Floor Marland House
Central Square
Cardiff
CF10 1EP

CARDIFF COUNCIL

Council Hubs are 'one stop shops' where advice can be given about a variety of Council services, including Housing Benefit, Council Tax and Council Tax Reduction, Housing, Anti- Social Behavior, Waste Management and Street Lighting.

Cardiff Centre

Ground Floor Advice Hub
Ground Floor, Marland House.
Central Square
CF10 1EP

Monday - Wednesday 8:45 am to 5:00 pm;
Thursday 10:00 am to 6:30 pm,;
Friday 8:45 am to 5:00 pm

Tel: 029 2087 1391

Email: benefits@cardiff.gov.uk

COUNCIL HUBS

The Hub at Butetown Hub

@ Loudoun, Plas Iona, Butetown,
CF10 5HW

Monday and Tuesday, 9am to 5pm
Wednesday, 10am to 6pm
Thursday and Friday, 9am to 5pm
Tel: 029 2053 7060



St Mellons

The Hub @ St Mellons,
30 Crickhowell Road,
St. Mellons
CF3 0EF

Monday to Wednesday 9:00 am to 6:00 pm
Thursday 10:00 am to 7:00 pm,
Friday 9:00 am to 6:00 pm,
Saturday 9:00 am to 5:30 pm

Tel: 029 20 537 111

Llanrumney

The Hub @ Llanrumney,
Countisbury Avenue,
CF3 5NQ.

Monday to Thursday: 9:00 am to 6:00 pm;
Friday: 10:00 am to 7:00 pm
Saturday: 9:00 am to 5:30 pm
Tel: 029 2053 7111

Cardiff Council also have offices throughout the city where help and advice can be given on Housing Benefit, Council Tax Reduction and Housing

Ely

Housing Office, 4 Grand Avenue
CF5 4GJ

Monday to Wednesday 9:00 am to 4:45 pm;
Thursday 10:00 am to 4:45 pm
Friday 9:00 am to 4:15 pm
Tel: 029 2053 7111

Llanedeyrn

Housing Office,
1 Maelfa Shopping Centre,
CF23 9PL.

Monday to Wednesday 9:00am to 12:45pm & 2:00pm to 4:45pm;
Friday 9:00 am to 12:45 pm & 2:00 pm to 4:15 pm
Tel: 029 2053 7111

There are also have offices throughout the city where help and advice can be given on Housing Benefit, Council Tax Reduction and Housing

Splott

Splott Library,
STAR Leisure Centre,



Splott Road
CF24 2BZ

Tuesday and Wednesday 10:00 am - 5:00 pm

Tel: 029 2053 7111

Fairwater

Fairwater Library
Doyle Avenue
CF5 3HU

Thursday 9:00 am to 12:45 pm and 2:00 pm to 4:45 pm

Tel: 029 2053 7111

Canton

Taff Housing Association
Alexandra House,
307-315 Cowbridge Road East
CF5 1JD

Tuesday 9:00 am to 12:15 pm and 1:00 pm to 5:00 pm

Adamsdown

Cardiff Community Housing Association
50 Meteor Street,
Adamsdown
CF24 0HE

Wednesday 9:00 am to 1:00 pm and 1:45 pm to 4:30 pm

Tel: 029 2053 7111

HOUSING BENEFIT AND COUNCIL TAX REDUCTION

What is housing benefit?

Housing benefit helps people who are on a low income to pay their rent. You can claim housing benefit if you pay rent for a property you live in as your home.

How do I claim?

Fill in the application form. You can apply for both housing benefit and council tax reduction on the same form. The form is available from your local benefit office or can be downloaded at

http://www.cardiff.gov.uk/content.asp?nav=2867,2891&parent_directory_id=2865&Living



How much benefit will I get?

The amount depends on your income and savings. A calculation will be done to work out how much money you need to live on based on your family circumstances. If your income is higher than your needs - as determined by government figures - the amount of benefit that you receive will be reduced. Your benefit may also be reduced if you have other adults living in your home. You can get an indication of the benefit you could receive by using the online benefit calculator at <http://apps2.cardiff.gov.uk/benefits/> or by phoning 029 2087 2087 or by going into the offices detailed above.

COUNCIL TAX REDUCTION

Council Tax Benefit has been replaced in April 2013 by a local Council Tax Reduction Scheme. The UK Government has cut funding for the new scheme, but the Welsh Government has added money to protect most people from any cuts until at least April 2014.

Council Tax reduction can be applied with the same form as Housing benefit and is to help pay the council tax on a domestic property.

Website:

http://www.cardiff.gov.uk/content.asp?nav=2867,2891&parent_directory_id=2865

Phone: 029 2087 2087

You can send your form to us at:

Benefit Section
Freepost CF429
Po Box 6000
Cardiff
CF11 0WZ

Or can return to any of the council offices detailed above.

For more information about housing benefit or council tax reduction please call 029 2087 2087 or visit any of the council offices listed above.

Cardiff Council Home Visit Service

If help is required to complete a Housing Benefit or Council Tax Reduction form, call 029 20 537301 to book a home appointment.

FREE SCHOOL MEALS

To qualify for free School Meals you must be entitled to one of the following:

- Income Support
- Job Seekers Allowance (Income Based)
- Employment Support Allowance (Income Related)



- Pension Credit (Guarantee Credit)
- Child Tax Credit with annual income of less than £16,190.

If you receive Working Tax Credit you will not be entitled to Free School Meals for your child even if you also receive one of the incomes listed above.

To contact Free School Meals

Phone: 029 2087 2873

Post:

Benefits Section,
FREEPOST CF429,
PO Box 6000,
CF11 0WZ

Fax: 029 20877034

Email: Freeschoolmeals@cardiff.gov.uk

SCHOOL UNIFORM GRANTS

A uniform grant of £105 is available for the 2013/2014 academic year. The grant is available to parents of pupils who are moving from year 6 of primary school to year 7 of secondary school. To be eligible for the grant, parents must either be in receipt of free school meals or, if they do not wish to receive free school meals, be in receipt of the required benefits for free school meals (please see below). Application forms for 2013/2014 will be sent to the parents of all current year 6 pupils in June 2013.

The provision of free school meals is confined to families in receipt of Income Support, Income Related Employment Support Allowance, Income Based Job Seekers Allowance, Guarantee Element of State Pension Credit, Child Tax Credit with an income less than £16,190 (Any Families in receipt of Working Tax Credit do not qualify).

Tel: 029 2087 2938

Email: studentsupport@cardiff.gov.uk

Website: www.cardiff.gov.uk/schools

JOBCENTRE PLUS

Jobcentre Plus provides a wide range of information and services, like benefits, grants and help with finding a job.

Find a job

Use the Universal Jobmatch service to find a job. You can also phone Jobcentre Plus.

Jobcentre Plus



Telephone: 0845 6060 234
Textphone: 0845 6055 255
Monday to Friday, 8am to 6pm

Website: www.gov.uk/browse/working/finding-job

New benefit claims

Telephone: 0800 055 6688
Textphone: 0800 023 4888
Monday to Friday, 8am to 6pm

Online: <https://www.gov.uk/jobseekers-allowance/how-to-claim>.

Appointments

Cancel or change an appointment

Telephone: 0845 604 3719
Textphone: 0845 608 8551
Monday, Tuesday, Thursday and Friday, 9am to 5pm
Wednesday, 10am to 5pm

DEPARTMENT FOR WORK AND PENSIONS (DWP)

The Department for Work and Pensions is responsible for welfare and pension policy. You can check what benefits you maybe entitled to and get further information about benefits from here.

Website: [www.dwp.gov.uk/](http://www.dwp.gov.uk)

TAX CREDITS

Working Tax Credit

Working Tax Credit is based on the hours worked and income from wages received. Customers can claim whether they are a employed or self-employed person. But unpaid work does not count for Working Tax Credit.

Tel: 0845 3003 900

Website www.hmrc.gov.uk/taxcredits

Child Tax Credit

Child Tax Credit is paid to those who are responsible for at least one child or young person. Customers do not have to be working to claim Child Tax Credit.

Tel: 0845 3003 900

Website: www.hmrc.gov.uk/taxcredits

Child Benefit



Child Benefit is a payment that can be claimed to those who are responsible for a least one child or young person. It is usually paid every four weeks but can sometimes be paid weekly. There are separate rates payable for each child.

Tel: 0845 302 1444

Website: www.hmrc.gov.uk/childbenefit/

DISCRETIONARY ASSISTANCE FUND (DAF)

The Discretionary Assistance Fund (DAF) in Wales replaces parts of the Social Fund previously run by DWP which you may have known as 'crisis loans' or 'community care grants'. The fund offers grant payments or support for two purposes:

- **Individual Assistance Payment** – for people getting a means tested benefit such as Income Based Job Seekers Allowance, Income Support or Pension Credit, who need help with purchasing goods or services. For example, a cooker, fridge or bed.
- **Emergency Assistance Payment** – For anyone with an immediate threat to health or wellbeing. There is no means assessment for receiving this help

Tel: 0300 101 5000 (charged at 0845 rate) or 0800 859 5924 (free to call from a landline)

Online: www.moneymadeclearwales.org

Post: a form can be downloaded from www.moneymadeclearwales.org

Housing

HOUSING OPTIONS SERVICE

The Housing Options Service want to make sure that people living in Cardiff have access to the help and support they need to live in a decent and affordable home. They can help whether you are a home owner, a private tenant or a Council or Housing Association tenant. They will provide advice and assistance to help you stay in your current home where this is possible. They can also help if you need to move, are about to be evicted or if you are currently homeless.

Housing Options Service
Housing Options Centre
Hansen Street
CF10 5DW

Tel: 029 20570 750.

Website: www.cardiff.gov.uk

CARE AND REPAIR



Care & Repair Cymru are a national charitable body and actively work to ensure that all older people have homes that are safe, secure and appropriate to their needs.

Care & Repair Cymru
2 Ocean Way
CF24 5TG

Tel 029 2067 4830
Fax: 029 2067 4801
Email: enquiries@careandrepair.org.uk
www.careandrepair.org.uk

Contact your local Care & Repair Agency by calling 0300 111 3333 (calls charged at cheapest rate)

HAFOD

Hafod is one of the largest providers of affordable housing in South East Wales.

Hafod Housing Association Ltd.
First Floor
St Hilary Court
Cophorne Way
CF5 6ES

Tel: 029 2067 5800 Monday to Friday between 8:30am and 5:00pm.

St Mellons Office
76 Heol Maes Eirwg
St Mellons
CF3 0JZ

Tel: 029 2077 9841
Website: <http://www.hafod.org.uk/home.htm>

CCHA (CARDIFF COMMUNITY HOUSING ASSOCIATION)

CCHA offer a service for a wide range of people in need of affordable housing. They cater for single people, families, the elderly and those with particular needs, such as physical disabilities and learning difficulties. Most of the housing is for rent, although they also offer low cost home ownership opportunities.

CCHA
Tolven Court,
Dowlais Road,
CF24 5LQ.

The customer services team is based at:
Callaghan House,
50 Meteor Street,



Adamsdown,
CF24 0HE

Tel: 029 2046 8490
Email: info@ccha.org.uk
Website: <http://www.ccha.org.uk/>

TAFF HOUSING

Taff Housing Association is a community based Housing Association with over 1200 homes in Cardiff, as well as specialist supported housing projects for young women in Roath and Canton.

Taff Housing Association
Alexandra House
307 - 315 Cowbridge Road East
Canton
CF5 1JD

Monday – Thursday 9:00am – 5:00pm / Friday 9:00am – 4:00pm
Tel: 029 2025 9100
Free Phone Service: 0800 121 6064
Website: www.taffhousing.co.uk
Email: info@housing.co.uk

WALES & WEST HOUSING ASSOCIATION

Wales and West Housing Association manage affordable homes in 12 local authority areas across Wales.

Head Office
3 Alexandra Gate
Ffordd Pengam
Tremorfa
CF24 2UD

Monday - Friday, 08:30am - 16:00pm
Tel: 0800 052 2526 (free from a landline)
Tel: 029 2041 5300 (if using mobile)
Email: contactus@wwha.co.uk
Website: www.wwha.co.uk

LINC HOUSING

Linc Housing specialise in the affordable housing, social care and health sectors. They provide homes, advice and services to existing and prospective tenants across the social, intermediate and market rent sectors.

Linc-Cymru Housing Association
387 Newport Road



CF24 1GG

Monday-Friday 8.30am-5.00pm

Tel: 0800 072 0966 (free from a landline)

Tel: 029 2047 3767

Tel: 0300 123 1134 (mobile charged at local rates)

Email: contact.centre@linc-cymru.co.uk

Website: www.linc-cymru.co.uk

CARDIFF YMCA

In Cardiff, the YMCA has four city centre housing projects offering flexible support services. These include a range of temporary accommodation options for vulnerable men and women of all ages and backgrounds who are in housing need.

The Walk
Roath
CF24 3AG

Tel: 029 2046 5250

Fax: 029 2047 1826

E-mail: enquiries@cardiffymcaha.co.uk

Website: www.cardiffymcaha.co.uk

CADWYN

Cadwyn provide affordable homes to people from all walks of life including single people, families, people who have previously been homeless, people from minority ethnic backgrounds and people on low incomes.

197 Newport Road
Cardiff,
CF24 1AJ

Tel: 029 2049 8898

Email: info@cadwyn.co.uk

Website: www.cadwyn.co.uk/

NEWYDD HOUSING ASSOCIATION

Are a charitable housing association that offers 2,600 homes for rent and sale to people who need an affordable home in Mid and South Wales.

Ty Cadarn, 5 Village Way,
Tongwynlais,
CF15 7NE

Tel: 030 3040 1998

Text: 075 3911 5115

Email: enquiries@newydd.co.uk



Website: <http://www.newydd.co.uk>
Facebook: www.facebook.com/newydd
Twitter: @NewyddHousing

UNITED WELSH HOUSING ASSOCIATION

United Welsh is a not-for-profit organisation providing housing and related services. They offer a range of homes including family houses, apartments and bungalows.

St Clair Court,
West Bute Street,
CF10 5FT

Tel: 029 2085 8100
Email: tellmemore@unitedwelsh.com
Website: <http://www.unitedwelsh.com/>

SHELTER CYMRU

Shelter Cymru is a homes charity. They have offices all over Wales and prevent people from losing their homes by offering free, confidential and independent advice to help people identify the best options to find and keep a home.

PO Box 5002
Cardiff
CF5 3YY

Tel: 0845 075 5005, 029 2055 6120
Email: emailadvice@sheltercymru.org.uk
Website: <http://www.sheltercymru.org.uk/>

CYMORTH CYMRU

Cymorth Cymru are providers of housing related support, homelessness and care services in Wales. They work with people who have experienced or are at risk of experiencing social exclusion.

Cymorth Cymru
Norbury House
Norbury Road
Fairwater
CF5 3AS

Telephone: 029 2055 3687

Fuel Poverty

NEST



Nest is the Welsh Government's fuel poverty scheme which aims to help people in Wales reduce the impact of their fuel bills. If you are on a means tested benefit, own or privately rent your home, and your home is hard to heat you may be eligible for a full home energy assessment to receive free energy home improvements to your home.

Tel: 0808 808 22 44

Email: advicewales@est.org.uk

Website: www.nestwales.org.uk/

WELSH WATER ASSIST

The scheme helps low income households with large families or a medical condition which means more water is used. If the application for Welsh Water Assist is successful, charges from 1st April 2013 to 31st March 2014 are capped at a maximum of £128 for water and £128 for sewerage.

Tel: 0800 052 0145

8am - 8pm Monday-Friday

8:30am - 1:30pm on Saturday.

Website: www.dwrcymru.com/en/Household/Help-Paying-My-Bill/Welsh-Water-Assist.aspx

CUSTOMER ASSISTANCE FUND

The Customer Assistance Fund has been set up to help customers clear their debt with Welsh Water.

If the application is successful the Customer Assistance Fund will set up a monthly, fortnightly or weekly payment plan for the current years charges. Once payments have been made for 6 months, the Customer Assistance Fund will pay off 50% of the arrears. The Customer Assistance Fund will then pay off the rest of the arrears when payments are made for a further 6 months.

Website: www.dwrcymru.com/en/Household/Help-Paying-My-Bill/Customer-Assistance-Fund.aspx

COLLECTIVE SWITCHING (iChoosr.com)

Collective Switching is bringing groups of consumers together to buy gas & electric in bulk. Collective Switching harnesses group power to bargain a better deal. Collective switching has already proven to be very successful in countries like Holland and Belgium.

iChoosr are currently working in partnership with over 100 local authorities across the UK and have been running schemes in the UK since summer 2012.

Website: <http://www.ichoosr.com/en/>

Email: info@ichoosr.com



ENERGY SAVING TRUST

The Energy Saving Trust Foundation gives impartial, accurate and independent advice to communities and households on how to reduce carbon emissions, how to use water more sustainably and how to save money on energy bills. We can also provide advice on smart driving, to help you save money on the roads.

Tel: 0800 512 012 and choose option 3
Email: advicewales@est.org.uk
Website: www.energysavingtrust.org.uk/wales/

HOME HEAT HELPLINE

The Home Heat Helpline advises people worried about paying their energy bills and keeping warm during the winter. It also gives advice to low-income households in urgent need of heating help and advice.

Tel: 0800 33 66 99
9am-6pm Monday to Fridays
Website: www.homeheathelpline.org.uk/

BRITISH GAS ENERGY TRUST

The British Gas Energy Trust is a registered charity to help individuals and families in poverty, suffering or other distress who are struggling to pay their gas and/or electricity debts.

The Trust helps by giving grants to help clear gas and electricity debts and clear other priority household debts or purchase essential household items. The aim of the Trust is to give vulnerable individuals and families a fresh start and enable them to remain debt free.

To apply:

Can download paper application from
www.britishgasenergytrust.org.uk/application-process/offline-pdf-application-process

And email or post:

Email: bget@charisgrants.com

Freepost RRZJ-XBSY-GYRG
British Gas Energy Trust
PO Box 42
Peterborough
PE3 8XH



Or can apply online: www.britishgasenergytrust.org.uk/application-process/online-application-process

EDF ENERGY TRUST

The EDF Energy Trust is a registered fund to help individuals and families in need, poverty, suffering and other distress who are struggling to pay their gas and/or electricity debts. The Trust helps by giving grants to:

- Clear gas and electricity debts.
- Clear other priority household debts or purchase essential household items.

The aim of the Trust is to give vulnerable individuals and families a fresh start to enable them to keep free of debt going forward

To apply:

Download paper application from
www.edfenergytrust.org.uk/application-process/offline-pdf-application-process

And email or post to:

Freepost RLXG-RBYJ-USXE
EDF Energy Trust
PO BOX 42
Peterborough
PE3 8XH

Email: edfet@charisgrants.com
Tel: 01733 421060

Or can apply online: www.edfenergytrust.org.uk/application-process/online-application-process

NPOWER ENERGY TRUST

The aim of the Npower Energy Fund is to help domestic customers of Npower who are experiencing hardship and struggling to pay their gas and electricity bills regain a hold on their finances and become financially stable with the ability to meet future bills.

To Apply:

Download paper application form
www.npowerenergyfund.com/index.php?page=grantsindhow

And Email and Post to:

Email: npef@charisgrants.com
Tel: 01733 421 060

Freepost RSKL-YZAE-RRHA Npower Energy Trust
PO Box 42



Peterborough
PE3 8XH

Or can apply online:

www.npowerenergyfund.com/index.php?page=grantsindhow

EON CARING ENERGY

Caring Energy offers vulnerable customers a straightforward route into the range of products, measures and services offered, which aim to reduce energy bills, improve energy efficiency, increase household income and affordably heat homes.

Tel: 0800 051 1480
Mon – Fri 9am 5pm

Website: www.eonenergy.com/caringenergy

SCOTTISH AND SOUTHERN ENERGY (SSE)

SSE provides the opportunity for vulnerable people or those on benefits to access a range of energy saving measures in their home. Some of the energy saving methods are:

- Free boiler installation, replacement and repair
- Free Loft Insulation
- Free Cavity Wall Insulation

Can apply online: www.sse.co.uk/OnlineForm/ECO/

Tel: 0800 980 7536

Website: www.sse.co.uk/

SCOTTISH POWER

Scottish Power is offering qualifying customers free loft and cavity wall insulation.

Website: www.scottishpower.co.uk/

To check to see if you qualify or for more information:

www.scottishpower.co.uk/energy-efficiency/energy-efficiency-at-home/new-home-insulation-offer

Can apply online at: www.spowerlink.co.uk/cgi-bin/WS_ecolive.sh/system/powerlink/jobm010.htm?c=32&u=sco001-ext2&i=true

GREEN DEAL

The Green Deal is the new Government initiative that is designed to help business and home owners to employ more green technologies in their properties. Install new green technology into the property with no up front



costs. The customer will pay back the costs through the energy bill over a period of time. This is unlike a conventional loan because if the customer moves out of the property the bill stays with the property where the savings are occurring and not with the bill payer.

For information on applying for Green Deal and finding providers:

Website: <http://www.greendealinitiative.co.uk/>

NATIONAL ENERGY ACTION

NEA Cymru is the Welsh arm of NEA (National Energy Action) the UK's leading fuel poverty charity. In Wales, as in the rest of the UK, they campaign for an end to fuel poverty through affordable warmth for all.

The NEA has a variety of different projects and schemes to tackle fuel poverty.

To have a list of current NEA schemes please visit:

www.nea.org.uk/see-us-in-action/current-projects

CO-OPERATIVE ENERGY

Co-operative energy offer a simple one tariff rate called pioneer. They are a co-operative so the profits they make are shared amongst the customers.

Customer Service

Tel: 0800 954 0693 or 01926 516 152

Sales

Tel: 0800 093 7511

Mon - Fri - 08:00am - 21:00pm

Sat - 09:00am - 16:00pm

Sun - 09:00am - 14:00pm

Website: www.cooperativeenergy.coop

Email: info@cooperativeenergy.coop

EBICO

Ebico supply gas and electricity throughout Britain, they charge customers the same rate, regardless of payment method, usage or whether customers have one, or both, services. Ebico do not have a standing charge so you know you will only be paying for what you use. Energy suppliers give discounts to customers who pay by Direct Debit, but charge a higher rate to customers who use prepayment meters. Ebico charge one flat rate to all, this can make savings for those in particular for prepayment customers.

Website: www.ebico.co.uk



Information about special services for the elderly, disabled or chronically sick

Tel: 0800 622 838

Monday – Friday: 08:00am – 18:00pm

Saturday: 08:00am – 14:00pm

Energyline

Information and advice on using energy wisely

Tel: 0845 777 6633

Monday – Friday: 08:00am – 17:00pm

Tel: 0800 458 7689

Email: info@ebico.co.uk

ECOTRICITY

Ecotricity supplies 100% electricity and gas made from renewable sources; Green Electricity made from the elements, wind, sun and sea and Green Gas made from food waste and algae.

Ecotricity offers two simple tariffs with the following advantages: all customers are always on the latest best price – no matter when they joined Ecotricity and regardless of how they pay (including customers on pre payment meters). And all customers are free to leave Ecotricity at any time, with no penalties.

Website: www.ecotricity.co.uk

Customer Service

Tel: 0845 555 7100

Mon – Fri – 08:30am – 17.30pm

General enquiries

Tel: 01453 756 111

Email: home@ecotricity.co.uk

FIRST UTILITY

Independent energy company that attempts to make energy simple and the aim to make people aware of energy being used with smart meters and energy monitoring units.

Website: www.first-utility.com/

Tel: 01926 320 700

Customer Services are available:

Monday to Friday: 8am to 8pm

Saturday: 9am to 1pm

GOOD ENERGY

Good Energy sources 100% of its electricity from renewable sources; sunshine, wind and water.

Website: www.goodenergy.co.uk



Tel: 0845 456 1640
Monday – Friday: 08:30am – 17:30pm
Email: enquiries@goodenergy.co.uk

OVO ENERGY

Website: www.ovoenergy.com
Tel: 0800 5999 440
Monday – Thursday: 09:00am – 17.30pm
Email: hello@ovoenergy.com

BRITISH TELECOM BASIC

BT Basic is a simple, low-cost telephone service that's easy to understand and helps keep people in touch, even if money is a bit tight. If you are on a low income, BT Basic lets the you make and receive calls – and helps manage how much is spent.

To apply for British Telecom scheme:

Tel: 0800 800 864 (8am-6pm Monday-Friday).

Website: www.bt.com/includingyou/other-products-services-bt-basic.html

Credit

CARDIFF & VALE CREDIT UNION

Cardiff & Vale Credit Union is a not-for-profit co-operative organisation that provides ethical and safe savings and loans services to anyone living and/or working in Cardiff and the Vale of Glamorgan, providing affordable unsecured loans up to £15,000.

Cardiff & Vale Credit Union
Advice Hub
1st Floor Marland House
Central Square
Cardiff
CF10 1EP

Open - Monday to Friday 10.00am – 4.00pm

Tel: 029 2087 2373
Email: info@cardiffcu.com

Website: www.cardiffcu.com

MONEY LINE CYMRU



Offer small, unsecured loans, usually for periods of less than one year. They lend to people who struggle to borrow from banks, or who pay too much for their money with higher cost lenders.

Website: www.elmline.co.uk

Enquire Online: www.elmline.co.uk/?page_id=195

Cardiff Branch
184 Cowbridge Road East,
Cardiff,
CF11 9NE

Tel: 02920 344460

Food Banks and Food Co-operatives

CARDIFF FOOD BANK

Cardiff Food bank is a project to help and support those suffering financial hardship and who are facing the reality of being unable to feed themselves or their families.

Front line professional care workers such as health visitors, charities, church pastoral workers and social services issue clients vouchers.

Clients can exchange vouchers for 3 days of nutritionally balanced emergency food.

Website: www.cardifffoodbank.org.uk/

Tel: 029 2048 4120

Ely Food bank Centre

The Church on the Roundabout Archer Road,
Ely,
Cardiff,
CF5 4FN

Opening Times:

Monday : 1pm until 3pm

Thursday: 1pm until 3pm

Woodville Christian Centre

Christian Centre
Crwys Road
Cathays
CF24 4ND

Opening times:

Tuesday: 1pm until 3pm

Saturday: 11am until 1pm



Llanedeyrn Food bank Centre

3-5, Maelfa Shopping Centre
Llanedeyrn,
CF23 9PL

Opening Times:

Wednesday: 9.30am - 11.30am

Friday: 12midday - 2pm

City Foodbank Centre

City Temple
Lower Cathedral Road,
Canton,
CF11 9AD

Opening Times:

Thursday: 10am until 12am

FARE SHARE CYMRU

Fare Share aims to help vulnerable groups, whether they are homeless, elderly, children, or other groups in food poverty. Fare Share works with the food industry and takes any surplus 'fit for purpose' and distributes it to disadvantaged people.

Tel: 029 2036 2111

Email: info@faresharecymru.co.uk

Website: www.fareshare.org.uk/

THE FOOD CO-OPERATIVES

The food co-ops sell affordable fruit, vegetable and seasonal salad bags on a weekly basis. Run by local volunteers from the community. Bags cost £2.50-£3 each.

For further information please contact Hannah James at Hannah.james@rru.org.uk or telephone 07717205438 or 02920 232943'

Website: www.ruralregeneration.org.uk/index.php

Employment Services

REMPLOY

Remploy is one of the UK's leading providers of employment services and employment to people experiencing complex barriers to work. Their wide range of employment services is tailored to the needs of employers and jobseekers, and employees experiencing long term sickness absence. Services include development, training, learning and rehabilitation to help



individuals prepare for, gain and remain in sustainable work, whilst providing employers with the skilled staff they need to realise commercial benefits.

Remploy,
Golate Court,
Golate Street,
CF10 1ED

Tel: 030 0456 8025
Fax: 084 5155 2570
Email: cardiff.branch@remploy.co.uk

Monday – Friday: 9am to 5pm

SOVA

Sova aims to ensure that low income and economically inactive families with dependant children are supported to maximise their family income and to develop necessary skills and confidence to access learning, employment or volunteering opportunities or to progress in employment.

Tel: 029 2049 5281
Email: cardiffamiliesfirst@sova.org.uk

CARDIFF VOLUNTEER CENTRE

Cardiff Volunteer Service (VCS) encourages voluntary work by all sections of the Cardiff community and supports a policy that everybody has something to offer and is able to become a valued volunteer.

Centre open Mon-Fri 10am - 3.30pm
Tel: 029 2022 7625
Email: info@vcscardiff.org.uk

WANT 2 WORK

Want 2 Work is Welsh Assembly Government project.

In order to be eligible for the project participants should be economically inactive i.e. unemployed and not claiming Jobseekers Allowance and live in certain wards within Cardiff.

Want2Work provides additional support in areas of greatest need, engaging on a voluntary basis, addressing barriers and assisting participants in to work through an individualized tailored program of support. Delivery is in outreach sites which are community based.

Tel: 0800 328 6370, 077 9512 6830, 078 2694 4879



Email: Abdi.Mohamed@jobcentreplus.gov.uk ,
David.Lewis@jobcentreplus.gov.uk

CAREERS WALES

Careers Wales is an all-Wales service that gives people of all ages free careers information, advice and guidance. As well as providing careers information and advice, Careers Wales manages services such as the Learning and Careers Advice telephone helpline, Workforce Development, Education Business Partnerships, Business Support Services, Youth Gateway and CLIC, the national information and advice service for young people.

Tel: 0800 100 900

Tel: 029 2090 6801 (mobile charged at local rates)

E-mail: post@careerswalesgyrfacymru.com

JOBCENTRE PLUS

Jobcentre Plus provides a wide range of information and services, like benefits, grants and help with finding a job.

Find a job

Use the Universal Jobmatch service to find a job. You can also phone Jobcentre Plus.

Jobcentre Plus

Telephone: 0845 6060 234

Textphone: 0845 6055 255

Monday to Friday, 8am to 6pm

Website: www.gov.uk/browse/working/finding-job

New benefit claims

Telephone: 0800 055 6688

Textphone: 0800 023 4888

Monday to Friday, 8am to 6pm

Online: <https://www.gov.uk/jobseekers-allowance/how-to-claim>.

Appointments

Cancel or change an appointment

Telephone: 0845 604 3719

Textphone: 0845 608 8551

Monday, Tuesday, Thursday and Friday, 9am to 5pm

Wednesday, 10am to 5pm



A4E

Run a range of 'frontline' public services including employment and welfare, training, education, and financial and legal advice.

Tel: 080 0345 666

Email: customerservices@a4e.co.uk

Website: www.mya4e.com/

Park House,
Part 2nd floor rear,
Greyfriars Road,
CF10 3AF

Tel: 029 2034 0430

Southgate House,
Part 3rd Floor Block Board,
Wood Street,
CF10 1EW

Tel: 029 2027 670

TRAINING AND ENTERPRISE CENTRE

The Local Training and Enterprise team provides a community-based service and gives assistance to employers with recruitment and training. The team also helps people secure employment in terms of jobs for unemployed people or better jobs for those already in employment.

To deliver these outcomes Local Training and Enterprise provides the following services:

- Into Work (assistance with completion of CVs and application forms, interview techniques).
- Job brokering service to employers and their potential employees
- Assistance for employers with recruitment.
- Short courses in a range of areas related to the needs of the local labour market.
- Access to drop in ICT facilities
- Workshops for start up businesses
- Daily access to Job Centre Plus Job Vacancies.
- Job search, in concert with access to the Internet.
- Provision of personalised e-mail addresses allowing clients to access vacancies and apply for appointments using this system.

Contact Details

St Mellons Enterprise Centre

31 Crickhowell Road

St Mellons

CF3 0EX

Telephone:- 029 2036 1581



Jasmine Enterprise Centre
Cowbridge Road (joined to Fire Station)
Ely
CF5 5BQ
Telephone:- 029 2087 3800

Cardiff South Enterprise Centre
172-174 Clare Road
Grangetown
CF11 6RX
Telephone:- 029 2039 4929

BEST Centre
@Loudoun
Bute Street
Butetown
CF10 5UW
Telephone:- 029 2087 3563

Cardiff Central Enterprise Centre
17-18 City Road
Plasnewydd
CF24 3DL
Telephone:- 029 2045 7871

Grants

SCHOOL TRANSPORT

Pupils are entitled to free school transport only if they are:
Over the statutory school starting age and under 11 (Primary aged), living over two miles from the nearest appropriate catchment school for their home address.

Secondary age and under the statutory school leaving age of 16, living over three miles from the nearest appropriate catchment school for their home address.

Pupils who qualify for free transport will be able to use contracted school buses, or will be given a free bus pass, which can be used on local commercial bus routes. Distances are measured via the shortest walking route to the nearest appropriate school and pupils must be of statutory school age to qualify.

Tel: 029 2087 2808

Website: www.cardiff.gov.uk/schools

DISABLED FACILITIES GRANT



A grant can be obtained from the Council if a you are disabled and need to make changes to their home, for example to:

- widen doors and install ramps
- improve access to rooms and facilities - e.g. stair lifts or a downstairs bathroom
- provide a heating system suitable for your needs
- adapt heating or lighting controls to make them easier to use

For an adult with a disability, you will need to get in touch with the council's [Occupational Therapy \(O.T.team\)](#) - Telephone Number 02920 575570.

For a child with a disability contact the Child Health and Disability Team: 029 2036 8650.

Website: www.cardiff.gov.uk/content.asp?nav=2%2C2867%2C2904%2C5336%2C5337

TURN 2 US GRANT SEARCH

Turn2us help people in financial need gain access to welfare benefits, a variety of charitable grants and other financial help.

Tel: 0808 802 2000

Website: www.turn2us.org.uk/grants_search.aspx

EAT, SLEEP, LEARN, PLAY! (ESLP!)

ESLP supports children in the most desperate need, whose parents meet a low income threshold, are 28 weeks pregnant or have a child under 36 months and are living with a material need within the home. ESLP provide families with essential items such as children's beds, a cooker or educational books and toys. They also conduct a benefit check to ensure their immediate and longer-term needs are met.

If you want to be referred please call 029 2087 1000 and one of the hub staff will talk you through the process.

Family Support

CARDIFF WOMEN'S AID

Cardiff's Women's Aid is set up by women to help support the community to with Human rights, Women's Rights, Gender Equality, Violence against women and Domestic Abuse.

16 Moira Terrace
Cardiff



CF24 0EJ
029 2046 0566
Tel: 02920 484097
Website: www.cardiffwomensaid.org.uk/

GINGERBREAD

Gingerbread provides advice and practical support for single parents for free. They also campaign to improve the lives of all single parent families.

4th Floor, Baltic House,
Mount Stuart Square,
Cardiff Bay
CF10 5FH
Tel: 02920 488225 or 02920 471900
Website: www.gingerbread.org.uk/

CHILD SUPPORT AGENCY

Ensures that parents who live away from their children contribute financially towards their maintenance.

Tel: 0845 7133 133, 0845 609 008
Website: www.gov.uk/child-maintenance/overview

FAMILY MEDIATION SERVICE

Family mediation is a process in which an impartial mediator helps divorced or separated people to make decisions about their children, finances and property.

A trained mediator has a neutral role in helping couples to negotiate an agreement, and the decisions made are their own.

Mediation is a unique process and does not involve counseling or therapy. Nor is it arbitration where a third party makes the decisions. No legal or other advice is given. The underlying principle is that agreements reached by people themselves, as experts in what is right for them and their children, are more sustainable than court orders

Address: Family Mediation Cardiff,
42 Charles Street,
CF10 2GE

Tel: 029 2022 9692
Email: familymediation@btconnect.com

CARDIFF FAMILY INFORMATION SERVICE



What is a Family Information Service?

The Family Information Service (FIS) is a free information and advice service for ALL parents/carers of children and young aged between 0-19 and the professionals who work with them.

FIS are there to provide you with information, assistance and advice to help you find and choose:

- Registered Childcare (childminders, nurseries, playgroups, crèches, breakfast / after school clubs)
- Unregistered Childcare (holiday / sport clubs, parent and toddler groups, nannies)
- Children and young people's Activities
- Family Support Organisations

We also provide information on:

- Help with the costs of childcare
- Careers in childcare
- Childcare training

The FIS is your ideal starting point if you have any questions regarding support your family. Cardiff FIS will be able to provide you with information tailored to your individual needs.

Tel: 029 2035 1700

Email: fis@cardiff.gov.uk

Website: www.childcareincardiff.info/fis