



Cyngor Sir  
**CEREDIGION**  
County Council

# The Rising Cost of Living

Where to find help and support



Dear Resident,

We know that the rising costs will be hard for people all over Ceredigion and we have written this leaflet to provide a summary of the help on offer. It can be overwhelming knowing where to find help and to reach out. You may find yourself needing help even though you have never been in this position before. Please reach out sooner rather than later. All information is correct at the time of printing.

## Energy Costs



Heating our homes is getting more expensive.

Nest offer free advice to all households on:

- Saving energy and water
- Money management
- Making sure you're on the best energy and water tariff
- Whether you are entitled to any benefits to boost your income

Nest may also be able to offer free energy efficiency improvements if you are eligible.

Find more information at [nest.gov.wales](https://nest.gov.wales) or call **0808 808 2244**

Warm Wales are a Community Interest Company that can offer energy advice and help you apply for grants.

Find out more at [warmwales.org.uk](https://warmwales.org.uk)  
**01656 747622**

## Financial Support



Citizen's Advice give free advice on debt, benefits, employment and housing problems. They can help make sure that you are getting all the support that you need.

You can go online:

[citizensadvice.org.uk/wales/](https://citizensadvice.org.uk/wales/)

or call the Ceredigion office:

**01239 621 974**

10:00 – 15:00 Tues, Weds and Thurs

Welsh Government Discretionary Assistance Fund

A last resort intended to support people experiencing extreme hardship. The fund is offering greater flexibility for people impacted by the cost-of-living crisis.

Phone for free: **0800 859 5925**

You can also apply online.

## Government Grants

What is it?	Who is it for?	Amount	How and when will you get it?
<b>UK Winter Fuel Payment</b>	People born before 25 <sup>th</sup> September 1956	£250 to £600	Automatically by 13 <sup>th</sup> January 2023
<b>UK Energy Bills Support Scheme</b>	People with an electric bill in their name	£400	Automatically in 6 instalments from October '22 – March '23
<b>UK Warm Home Discount</b>	If you get benefits	£150	Contact your energy supplier
<b>WG Winter Fuel Support Scheme</b>	If you get benefits	£200	Apply via the Council website between 26 <sup>th</sup> September 2022 – 28 <sup>th</sup> February 2023
<b>WG Cost of Living support scheme</b>	Council tax bands A-D and those on Council tax benefit	£150	Automatically (via BACS payment or Post Office voucher) A further scheme for other households will be announced shortly – see Council website.

# Help for Families



## Free School Meals

All children in Reception, Years 1 and 2 automatically receive a free school meal under the Universal Primary Free School Meals (UPFSM) scheme. If your child is in a different year and you are eligible, you can apply online on the council website or call **01545 570 881**.

## Pupil Development Grant (Access)

If you have been awarded Free School Meals, you will automatically receive the £225 or £300 towards costs of your child going to school.

If your child is automatically getting a free school meal, under the UPFSM scheme, please apply anyway so you can receive support from the Pupil Development Grant to help with school uniform, equipment, sports kit and kit for activities outside of school for your child. All compulsory school years are now eligible.

## Schools

Please contact your school if you have any difficulty in paying for extra-curricular activities. They may be able to assist. Many schools also have pre-used school uniform and sports kit to share or buy at a very reduced rate.

## Tax Free Childcare

The tax free childcare scheme is for working parents of children up to 11 years old. The scheme can be used to pay for nurseries, childminders, nannies, after school clubs and play schemes. For every £8 you pay into your online account the government will pay in £2. You can use the Tax Free Childcare with Childcare Offer for Wales.

## Childcare Offer for Wales

Parents of 3 and 4 year old children can get up to 30 hours of childcare for up to 48 weeks of the year. You can apply for the scheme on the Ceredigion website. If you need assistance phone **01545 570 881** or email [gofalplant@ceredigion.gov.uk](mailto:gofalplant@ceredigion.gov.uk)

## Universal Credit Childcare

If you or your partner receive Universal Credit you can claim up to 85% of your childcare costs. You can report your childcare costs in your online Universal Credit account.

## Healthy Start Vouchers

You can receive vouchers towards milk, fruit and vegetables if you are on a low income. You can apply online at: [healthystart.nhs.uk](http://healthystart.nhs.uk) You can apply over the phone on: **0300 330 7010**

## Baby Bundle and Real Nappies

Plant Dewi offer a free Baby Bundle for new parents in Ceredigion. Contact them via email: [bbbplantdewi@plantdewi.co.uk](mailto:bbbplantdewi@plantdewi.co.uk) or phone: **01267 221551**

To receive a free cloth nappy sample pack search for the Real Nappy Project on the council website.

# Food



There are six food banks in Ceredigion, please contact them to find out how to get a food parcel:

- Aberaeron
  - **07765737108**
- Aberaeron Church 5K+
  - **01545 570433**
- Aberystwyth
  - **0800 242 5844**
- Cardigan
  - **07949 127307**
- Lampeter
  - **07582 905743**
- Llandysul
  - **01559 363875**

There are several Community food groups and 'pay as you feel' cafes in Ceredigion. They want to reduce food waste as well as feed people:

- Aber Food Surplus  
*Chalybeate St, Aberystwyth*
- Aberporth Community Fridge  
*Canolfan Dyffryn, Aberporth*
- Lampeter Food Project  
*Victoria Hall, Lampeter*
- St Paul's Methodist Centre  
*Aberystwyth*
- The Well  
*Aberystwyth*
- RAY Ceredigion,  
*Aberaeron (for young people)*
- Depot, 35 Pendre  
*Cardigan (for young people)*
- Borth Community Hub  
*Borth*

Contact your school to check the availability of breakfast clubs for children to eat before the start of the school day.

## Young People

### Child Trust Fund

A Child Trust Fund is a long-term tax-free savings account for children born between 1<sup>st</sup> September 2002 and 2<sup>nd</sup> January 2011. If you were born between these dates, once you turn 18 you can access the money in the account. There are currently around 600 unclaimed Child Trust Funds in Ceredigion. To claim yours go to: [findctf.sharefound.org](http://findctf.sharefound.org)

### Universal Basic Income Pilot

If you are a care leaver and turn 18 between July 2022 and June 2023 you can apply to be on the Universal Basic Income Pilot. If you choose to take part you will receive £1280 a month. Contact Citizen's Advice to find out more.

## Staying Warm

Ceredigion County Council and CAVO have been working together to create a network of Warm Welcome Spaces across the county. These community spaces will be kept warm across winter. The network includes:

- Space to work
- Activities for families with children.
- Craft clubs
- Pay as you feel cafes.
- Dementia friendly spaces.

We hope that they will help us to start socialising again while we learn to live with the pandemic. Warm Welcome Spaces must consider Covid-19 in their risk assessments.

To find out more go to: [haveyoursay.ceredigion.gov.uk/warm-welcome-spaces-map](http://haveyoursay.ceredigion.gov.uk/warm-welcome-spaces-map) Or ring Clic on 01545 570881

# Useful Numbers

Care Society - Homelessness and Support  
**01239 623983**

The Wallich - Homelessness and Support  
**01970 611832**

Social Services Ceredigion  
**01545 574000**

Citizens Advice Ceredigion  
**01239 621974**

Homestart - Families with Children  
**01570 218546**

West Wales Domestic Abuse Service  
**01970 612225 / 01239 615700**

Borth Family Centre  
**07896 616857**

Llandysul Family Centre  
**07984 072922**

Lampeter Family Centre  
**07538 171721**

Penparcau Family Centre  
**01970 633273**

Tregaron Family Centre  
**07498 521067**

RAY Ceredigion (Aberaeron)  
**07549 159745**

Mind Aberystwyth  
**01970 626225**

HUTS – Mental Health for Adults  
**01239 710377**

HAFAL – Mental Health Recovery  
**01970 624756**

Area 43 – Counselling for under 30s  
**0800 0385778**

C.A.L.L. Mental Health Helpline  
**0800 132 737**

Ceredigion Community Mental Health Team  
**01559 364160**

## Club Cosy

Ceredigion Oil Clubs bring people together to buy heating oil in bulk, saving their members money.

Club Cosy @ Cletwr  
[cosy@cletwr.com](mailto:cosy@cletwr.com)

Cwmcou Community  
Peta Millard - **01239 710025**

Felinfach Oil Syndicate  
Arnold Phipps-Jones – **07894 831609**

Llanddewi Brefi Fuel Club  
Yvonne Edwards - **01974 298452**

Llangeitho and Area Fuel Club  
Phyllis Eldridge - **01974 821554**

Oakford Oil Syndicate  
[oakfordoil@gmail.com](mailto:oakfordoil@gmail.com)

Whilen Y Porthmyn Oil Club  
David J Edwards – **07833 564941**

## Individuals in Need

We have compiled a list of grants and support on our website. It has some smaller funds that there wasn't room to include in this leaflet. Search for Cost of Living on Ceredigion County Council website:  
[www.ceredigion.gov.uk/resident/cost-of-living/](http://www.ceredigion.gov.uk/resident/cost-of-living/).

Please contact the Council for information and advice by calling 01545 570881, by email via [clic@ceredigion.gov.uk](mailto:clic@ceredigion.gov.uk) or in person at Aberystwyth Town Library at Canolfan Alun R Edwards, and at Aberaeron, Lampeter and Cardigan libraries (Tuesdays, Wednesdays and Thursdays).