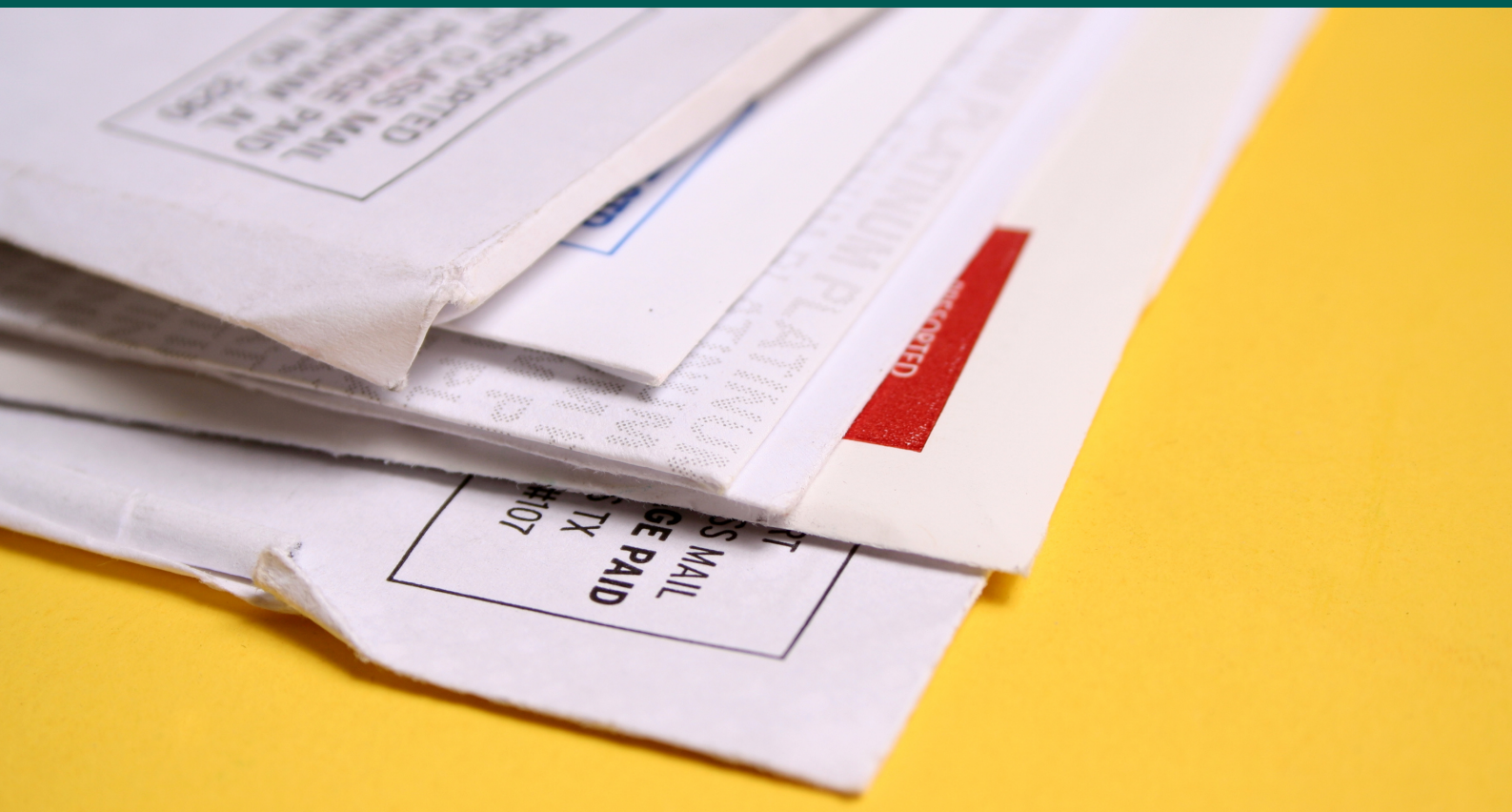


# Information: The Cost of Living Crisis

**Accurate as of November 2022**



**collated by**

**Siân Gwenllïan MS  
& Hywel Williams MP**



**Plaid Cymru  
Party of Wales**



**Dear constituent,**

We live in unprecedented times of financial hardship for families across **Arfon** and the country as a whole. We understand that there is real concern about the winter ahead, and the effects of the cost of living crisis.

We have been inundated with enquiries from concerned constituents, and we have decided to produce this booklet to signpost constituents to help. There is also a dedicated section on our website.

Our contact details are towards the end of this booklet. Do get in touch if we can be of assistance to you during this period.

**Yours truly,**

**Siân Gwenllïan MS & Hywel Williams MP**



# Benefits

Are you claiming all the benefits you are eligible for? During the cost of living crisis, remember that **Hywel Williams MP**, Arfon's representative in Westminster can help you with these issues:

- benefits
- tax credits
- pensions
- child support

Are you having trouble with your Housing benefit, Council Tax Reduction, or want details about other schemes such as free school meals, childcare support or cost of living payments from the local authority? **Contact Gwynedd Council's benefits department on 01286 682689.**

For information on any other benefits, contact your local **Jobcentre** or the **Department for Work and Pensions** directly.

These organisations can help with enquiries about benefits and help with making applications for benefits.

## **Citizens Advice Gwynedd a Môn**

☎ 0808 27 87 922

## **Age Cymru Gwynedd a Môn**

*for people aged 50+:*

☎ 01286 677711

## **Advicelink Cymru**

☎ 0808 250 5700

## **Carers Outreach Service**

*(if you are caring for a relative or friend)*

☎ 01248 370797



# Payments and discounts

## Council Tax Refund

The Council Tax Refund scheme will pay **eligible households £150** to help with the rising cost of living. If you pay council tax on a property, and this is your main home and you are in band A - D, you should have received a payment of £150 by **30 September 2022**.

Support is also available if you live in council tax band E – H and have special circumstances, including:

- If you are a **student** (except if you live in a house of multiple occupation for council tax purposes)
- If you are **under 18** years of age
- If you have a severe **mental impairment**
- If you have an **annex** that a dependent relative lives in

If the Council already has your bank details for paying council tax, and you meet the eligibility criteria, the cost of living payment of £150 will be automatically paid directly into your bank account. You don't need to apply for it.

If you do not pay your council tax by Direct Debit, and you meet the criteria for the scheme, **a letter will be sent to you** and you will have to visit your local Post Office to collect the payment.

## Energy Bill Assistance Scheme

The Energy Bill Assistance Scheme will provide eligible households with **a £400 discount** to help with energy bills from October onwards. You don't need to do anything to get the money and you won't have to pay it back.

You will receive the £400 in **6 installments starting from October 2022**. You should receive £66 in October and November and £67 in December, January, February and March. How you get the discount depends on how you pay for energy.

You will receive the discount monthly, even if you pay for your energy every quarter or use a payment card.

## Winter Fuel Assistance Scheme

Eligible households can claim **a one-off £200 payment** from the Local Authority to provide support towards paying your fuel costs. This payment is in addition to the Energy Bill rebate being offered by the UK Government and the Winter Fuel Payment normally paid to pensioners. The payment will be available to all eligible households (one payment per household) however you pay for your fuel.

If you receive Council Tax Reduction between 1/9/2022 and 31/1/2023, you meet the criteria for the scheme, **and you do not need to do anything further.**

If your household does NOT receive Council Tax Reduction, but you think you are eligible for a payment under this Scheme, you can apply using an online form.

**If you need any help to complete your online application, please contact: ☎ 01286 682689**

## Warm Homes Discount Scheme

The Warm Homes Discount Scheme gives eligible households a discount on electricity bills. The money is not paid to you - it is a one-off reduction on your electricity bill, between October and March. Those eligible to receive this discount:

- receive a Guaranteed Credit Component of Pension Credit
- are on a low income and meet their energy supplier's criteria for the scheme

Most eligible households will **automatically** receive a discount. You will receive a letter between November 2022 and January 2023 notifying you of the discount if you are eligible. Your letter will say whether you need to call a helpline by 28 February 2023 to confirm your details.

## Cold Weather Payment

You may be able to claim the Cold Weather Payment if you are in receipt of **certain benefits** or Mortgage Interest Help.

You will receive a payment if the average temperature in your area has been or is predicted to be zero degrees celsius or less for 7 consecutive days. You will receive a payment of £25 for each period of 7 days of very cold weather between 1 November and 31 March. You don't have to apply - if you're eligible for Cold Weather Payment, you'll be paid automatically.

## Winter Fuel Payment

If you were born on or before **25 September 1956** you could get between **£250 and £600** to help you pay your heating bills.

The amount you'll get includes a 'Pensioner Cost of Living Payment'. This is between £150 and £300. You'll only get this extra amount in winter 2022 to 2023. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.

You will receive your Winter Fuel Payment automatically (you don't have to apply) if you are eligible and you:

- receive the State Pension
- are in receipt of another social security benefit (excluding Scottish Government Adult Disability Payment, Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit)

Most payments are made automatically in November and December. **You should be paid by 13 January 2023.**

If you believe you should have received any of these payments but have not, then please contact us.

# Energy and Water

If you are having trouble paying for energy or water, **contact your supplier to discuss your situation.** They should be able to advise you and arrange an affordable payment plan if you are struggling to afford your bills.

## Fuel Vouchers

You can ask **Gwynedd Council** or **the local food bank** for a fuel voucher. You will receive a code in a letter, text message or email. The code can be used in a PayPoint shop, a Payzone shop or the Post Office to add credit to your gas card or electricity key.

## Tell your supplier if you need extra support

Your supplier must treat you fairly and take your situation into account. Make sure they know about anything that might make it harder for you to make payments. For example, notify them if you or a member of your household:

- are **disabled**
- suffer from a **long-term illness**
- are above **state pension age**
- have **young children** living with you
- have **financial problems** - for example if you are behind on your rent

**Ask whether you can be put on your supplier's priority services register.**

## Priority Services Register

The Priority Services Register is **a free support service** to help vulnerable people. Energy suppliers and network operators offer it.

**You are eligible if you:**

- are eligible for **State pension**
- are disabled, have a long-term medical condition, or are recovering from an injury
- have a hearing, sight or mental health condition
- are pregnant or have children under 5 years of age
- have additional communication needs

**Apply by contacting your energy supplier or network operator.**

## **British Gas Energy Trust**

The British Gas Energy Trust will consider grant applications from anyone, regardless of who your energy supplier is.

More information as well as the online application form is available at:

**[www.britishgasenergytrust.org.uk/who-can-apply/](http://www.britishgasenergytrust.org.uk/who-can-apply/).**

## **Scottish Power Hardship Fund**

☎ 0121 285 2595

## **E-on Hardship Fund**

[www.eonnextenergyfund.com](http://www.eonnextenergyfund.com)

## **Dŵr Cymru**

☎ 0800 052 0145

*or in Welsh*

☎ 0800 052 6058

## **National Energy Action**

*Fuel poverty charity*

☎ 0800 304 7159

## **Nest Cymru**

*Impartial advice, free of charge*

☎ 0808 808 22 44



# Food Schemes

**Please note:** You may need to be referred by a social/support worker or an organisation that already supports you in order to use the services below.

## Bangor Cathedral Food Bank

2-3pm on **Mondays, Wednesdays and Fridays**, in the Diocesan Centre near the Cathedral. ✉ [lesley.beckton@yahoo.co.uk](mailto:lesley.beckton@yahoo.co.uk)

## Arfon Foodbank

Canolfan Gwyrfai, Lôn Cae Ffynnon, LL55 2BD, Caernarfon. **Tuesdays and Fridays between 12:00 - 14:00** ☎ 01286 673355

## Porthi Dre, Caernarfon

**Surplus food** from supermarkets is distributed for **£3 per bag** every **Wednesday at 4pm** at Tŷ Seiont, Ffordd Santes Helen, Caernarfon, LL55 2YD. ☎ 07398 294196

## Foodshare, Bangor

Every **Sunday** from **10AM**, until the food runs out. **Plaid Cymru Office 70 High Street, Bangor, LL57 1NR.**

## Pantri Pesda, Bethesda

Pantri Pesda shares food that would otherwise be thrown away by supermarkets. This happens **every Sunday night at 5:30pm** and **every Tuesday night at 7pm** at 26 High Street, Bethesda, LL57 3AE. ☎ 07561648824

## Cwm-y-glo & Llanrug

**Every Friday night**, Llanrug and Cwm-y-Glo Community Council shares food that would otherwise be thrown away by supermarkets. Contact **Beca Brown in Llanrug** ✉ [councillor.becabrown@gwynedd.llyw.cymru](mailto:councillor.becabrown@gwynedd.llyw.cymru), or **Berwyn Parry Jones in Cwm-y-Glo** ✉ [cynghorydd.berwynparryjones@gwynedd.llyw.cymru](mailto:cynghorydd.berwynparryjones@gwynedd.llyw.cymru).

## Yr Orsaf Food Scheme, Penygroes

Yr Orsaf in Penygroes has a Community Pantry that uses leftover food from the local Co-op, and food from other supermarkets, the ACT Foundation and Fairshare. Contact ✉ [gwenllian.yrorsaf@gmail.com](mailto:gwenllian.yrorsaf@gmail.com).

# School uniform

Paying for school uniforms is often a financial burden. A number of charities and projects in Arfon provide school uniforms at reduced prices or for free.

## Ysgol Gynradd Llanrug & Ysgol Brynrefail

Contact Llanrug's councillor, Beca Brown:

✉ [cynghorydd.becabrown@gwynedd.llyw.cymru](mailto:cynghorydd.becabrown@gwynedd.llyw.cymru).

## Ysgol Bethel & Ysgol Brynrefail

Contact Bethel's councillor, Sasha Williams:

✉ [cynghorydd.SashaWilliams@gwynedd.llyw.cymru](mailto:cynghorydd.SashaWilliams@gwynedd.llyw.cymru).

## Caernarfon schools

The **O Law i Law** shop on **Pool Street, Caernarfon** sells good quality second-hand school clothes at very reasonable prices.

## Pupil development grant

*Support is available to support low income families to buy:*

- School uniform including coats and shoes
- Exercise clothes and shoes
- Uniform for activities such as the Scouts; the Guides; the Cadets; karate, sports; performing arts, dance etc.
- Equipment e.g. school bags
- Specialist tools for the new curriculum's activities such as design and technology
- Equipment for trips outside school hours such as outdoor learning e.g. waterproof clothing.

**Call Gwynedd Council for more details: ☎ 01286 682689.**

# Other help

## Free School Lunch

Free lunch is available to primary and secondary school children if their parents or guardians receive certain benefits. **To find out if you are eligible or to apply, call Gwynedd Council ☎ 01286 682689**

## Support to pay for childcare

You may be able to receive support towards paying for childcare. For further advice contact the Family Information Service: ✉ **GGTGwyneddFIS@gwynedd.llyw.cymru** or ☎ **07976 623816**.

## Free menstrual products

100% eco friendly menstrual products are available free of charge for everyone who needs them in Gwynedd.

### In Arfon, products are available from:

- All secondary and primary schools
- Bangor Library
- Dyffryn Ogwen Community Library
- Caernarfon Library
- Penygroes Library
- Byw'n Iach Plas Silyn, Penygroes
- Byw'n Iach Arfon, Caernarfon
- Byw'n Iach Plas Ffrancon, Bethesda
- Byw'n Iach Bangor
- Gisda Caernarfon
- Flying Start Tŷ Cegin, Bangor
- Flying Start Plas Ffrancon, Bethesda
- Flying Start Station Road, Talysarn
- Plas Pawb, Caernarfon
- O Law i Law, 14 Stryd Llyn, Caernarfon
- Arfon Food Bank
- Bangor Cathedral Food Bank

## Real Nappies

Gwynedd Council offers a **£30 voucher** or a **real nappy test kit** to parents in Gwynedd.

**To apply, contact Gwynedd Council ☎ 01766 771000**

## Transport

Travel costs can be an extra burden in times of economic austerity. Remember that discounted travel tickets are available including:

- 60+ Discount Travel Card
- Disability Discount Travel Card
- 16+ Travel Card

**To apply, contact Gwynedd Council ☎ 03003 034 240**

There are also community transport services:

### Barbara Bus Gwynedd

*A service for those who cannot move from a chair to a vehicle.*

☎ 07484 223 696

### Partneriaeth Ogwen

*The partnership has three community electric vehicles, Carnedd, Efan and Tryfan. The cars are available to escort patients to their appointments and to be hired by the public.*

☎ 07394 906036

## Broadband

A social tariff is available from some providers. Check with your suppliers for more details.

## Ex-Military

If you or a member of your family are serving or have served in **the Armed Forces**, you can get help from the following organisations, possibly including financial support:

☎ **The British Legion:** 0808 802 8080

☎ **SSAFA:** 029 2294 1004

☎ **Veterans UK:** 0808 1914 2 18

## **Shops, hospitality and attractions**

Some shops, restaurants, pubs and attractions offer **discounts**, for example, to NHS workers, over 60s or carers. Check when you visit to make sure you don't miss out. Some supermarkets also have special deals in their cafes for certain people, eg pensioners, children.



# Financial Strain

Financial stress can lead to a number of **mental health problems**. Remember to talk to your GP, and the links below may also be of help.

## **Arfon Community Mental Health Team**

*Uned Hergest, Ysbyty Gwynedd, Bangor, Gwynedd*

☎ 01248 363470

## **Mind Gwynedd a Môn**

*Free one to one confidential help and support for adults and young people experiencing mental health problems*

☎ 01286 685279

✉ [info@monagwyneddmind.co.uk](mailto:info@monagwyneddmind.co.uk)

## **The Samaritans**

*Confidential emotional support, 24 hours a day*

☎ 116 123 (24 hours a day)

## **meddwl.org**

*Support and information on mental health - all through the medium of Welsh.*

✉ [post@meddwl.org](mailto:post@meddwl.org)

## **Fedra i**

*A local service that offers advice and support regarding various issues that affect your mental health*

☎ Bangor: 07765 893655

☎ Caernarfon: 01286 671153

## **Abbey Road Centre**

*Abbey Road Centre supports better mental health for people over the age of 18 from the centre of Bangor.*

☎ 01248 354 888

✉ [arc@abbeyroadcentre.co.uk](mailto:arc@abbeyroadcentre.co.uk)

## **Hafal**

*A charity that supports people with mental health problems and their family/carers*

☎ 01792 816 600

# Scams

**Scams are on the rise, particularly scams relating to energy discounts and Government energy bill payments.**

Scammers have different ways of getting hold of personal information or bank details. For example, by:

- pretending to be a supplier offering a refund
- pretending to be Ofgem - requesting information in order to administer the £400 energy rebate
- pretending to be a debt collector asking for money owed to a supplier that has gone out of business
- offering green home improvement grants
- offer investment opportunities in energy
- offer additional keys or cards for a cheap prepaid meter
- offer energy saving devices

## **Do not disclose personal details**

Be careful! Never give out any personal or financial information (such as your bank account details or your PIN) over the phone, even if the person claims to be contacting from the bank. Hang up, and call the company they claim to represent to check if it's a scam. Report scam calls to Action Fraud.



It's important to act as soon as possible if you are struggling to pay your rent, pay bills or make mortgage repayments or other loans. Advice is available to help you deal with debt and early action will ensure things are resolved as quickly as possible.

**The following organisations offer free, impartial advice:**

**StepChange**

✉ [www.stepchange.org](http://www.stepchange.org)

☎ 0800 138 1111

**National Debtline**

✉ [www.nationaldebtline.org](http://www.nationaldebtline.org)

☎ 0808 808 4000

**Debt Advice Foundation**

✉ [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

☎ 0800 043 40 50

# Contact us

☎ 01286 672 076

✉ [sian.gwenllian@senedd.cymru](mailto:sian.gwenllian@senedd.cymru)


✉ 8 Castle Street. Caernarfon. LL55 1SE

✉ [hywel.williams.mp@parliament.uk](mailto:hywel.williams.mp@parliament.uk)

## Facebook & Twitter

**We do not use our social media platforms to deal with casework**, but we will use the pages to update constituents on developments.

 [facebook.com/SianGwenllianASMS](https://facebook.com/SianGwenllianASMS)

 [facebook.com/HywelWilliamsASMP](https://facebook.com/HywelWilliamsASMP)

 [@siangwenfelin](https://twitter.com/siangwenfelin)

 [@HywelPlaidCymru](https://twitter.com/HywelPlaidCymru)

