

Appendix 4

Help for people in financial hardship - Frequently Asked Questions

May 2015

Background: Portsmouth's Local Welfare Assistance scheme ended on 31/03/15 - no further applications can be made after this date. The phone line for queries on previous applications closed on 29/04/15, so customers are no longer able to contact the team in any way.

Q1 - Is the council still providing local welfare assistance grants?

A1 - We can no longer provide direct grants to residents from a central fund. Instead, we are funding council services, advice and support organisations and charities that work with people in need.

If you're being supported by a local organisation then they may be able to help you find ways to meet your needs.

More information on organisations offering advice and help is here:

<https://www.portsmouth.gov.uk/ext/benefits-and-support/money/advice-services-to-help-with-money-debt-and-benefits.aspx>

You can also use this Directory that the council has put together, to look for ways to meet your needs:

<https://www.portsmouth.gov.uk/ext/documents-external/cou-financial-hardship-directory.pdf>

Q2 - I have been made a Local Welfare Assistance award but I have not yet purchased the item, what do I need to do?

A2 - Follow the instructions from the Local Welfare award letter. All awards must be **utilised within 3 months** of the date of award or they will be cancelled and will not be re-issued.

Q3 - Why did the council stop taking applications for local welfare assistance grants?

A3 - The government used to provide community care grants and crisis loans for people in need, but when these were scrapped in 2013 the council launched its own local welfare scheme, with funding from the government. However, the amount of money the council gets from the government has been significantly reduced.

We can no longer provide direct grants to residents from a central fund.

Instead, we are funding council services, advice and support organisations and charities that work with people in need.

Q4 - I need money for essential living costs, or to pay for basic furniture or white goods, who can help?

A4 - If you are having **money problems**, get free advice to check you are receiving all the income or benefits that you are entitled to.

If you are struggling with **debts**, get specialist debt advice. The sooner you get advice the better, but it's never too late to speak to someone if you're worried about debt.

Budgeting your money can make a real difference - visit [Portsouth.gov.uk](https://www.portsmouth.gov.uk) and search for 'budgeting' for more info.

Contact details for money, debt and benefits advice services are available on the council's website: <https://www.portsmouth.gov.uk/ext/benefits-and-support/money/advice-services-to-help-with-money-debt-and-benefits.aspx>

Budgeting info is on this page: <https://www.portsmouth.gov.uk/ext/benefits-and-support/money/budgeting-how-to-make-your-money-go-further.aspx>

Q5 - I have had money and debt advice but I still can't afford to buy essential furniture or white goods, what other help is there?

A5 - Look at the Directory of Help for People in Financial Hardship (*link in A1*), for organisations that may be able to help, depending on your situation and needs.

Q6 - I am not receiving any benefits because I have been 'sanctioned', and cannot afford to pay for daily living essentials (food, gas, electricity etc), what should I do?

A6 - You should apply to DWP for Hardship payments, by ringing 0345 608 8545.
(Further info about this is on page 5 of the Directory - link in A1).

Q7 - I have not received any benefits since making a new claim or reporting a change of circumstances, and cannot afford to pay for daily living essentials (food, gas, electricity etc), what should I do?

A7 - You should apply to DWP for a Short Term Benefit Advance, by ringing 0345 608 8545.
(Further info about this is on page 5 of the Directory - link in A1).

Q8 - I cannot afford to buy food, who can help?

A8 - There are foodbanks and other food providers in the city who may be able to help.

(See Directory in A1, pages 5-6, for providers of cooked meals, foodbank vouchers or food parcels.)

Q9 - I have tried to get help from DWP, Jobcentre etc, but they have not resolved my problem, who should I speak to?

A9 - Speak to an advice centre. Advice Portsmouth cover the whole of Portsmouth. Cosham Citizens Advice Bureau can advise anyone who lives or works in PO6. Age UK help people over 50.

Contact details for advice services are on the Council's website:

<https://www.portsmouth.gov.uk/ext/benefits-and-support/money/advice-services-to-help-with-money-debt-and-benefits.aspx>